MANITOBA

INSURANCE

REPORT

of the

Superintendent of Insurance

1982

BUSINESS OF

1981

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year Ending December 31st, 1981.

Seventy-sixth Annual Report

of the

Superintendent of Insurance

For the Year 1981

Published in Accordance with the Provisions of Section 20 of The Insurance Act

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PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Seventy-sixth Annual Report for the year ended December 31st, 1981, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past licence year was 309, made up of 21 provincially incorporated companies, 2 reciprocal exchanges and 286 federally registered companies.

At December 31st, 1981, the 21 provincially incorporated companies licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	15
Life and Accident and Sickness	1
Fraternal and Mutual Benefit Societies	3
Hail	2
	21

New Provincially Incorporated Companies admitted by licence in 1981 to write the class of business noted:

Canadian Great Lakes Casualty and Surety Company Ltd.
Fire and Miscellaneous

Hutterian Brethren Mutual Insurance Corporation
Fire and Miscellaneous

Provincial Company which ceased doing business during 1981:

The Retail Lumbermen's Mutual Fire Insurance Company

At December 31st, 1981, there were 286 federally registered companies licensed to do business under The Insurance Act, classified as follows:

Fire	2
Fire and Miscellaneous	143
Fire, Miscellaneous and Life	3
Life only	19
Life and Accident and Sickness	85
Miscellaneous	18
Fraternal and Mutual Benefit Societies	16
	286

In addition, in 1981, 14 federally registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

New Federally Registered Companies admitted by licence in 1981 to write the class of business noted:

Colonia Life Insurance Company
Life and Accident and Sickness

Cornhill Insurance Company of Canada
Fire and Miscellaneous

General American Life Insurance Company
Life and Accident and Sickness

National Fidelity Life Insurance Company
Life and Accident and Sickness

Paragon Insurance Company of Canada
Fire and Miscellaneous

Standard Guarantee Corporation
Credit

Federally Registered Companies which ceased doing business during 1981:

American Insurance Company
Canadian Woodmen of the World
Cornhill Insurance Company Limited
Cumis Insurance Society Inc.
Federal Home Life Insurance Company
PHF Life Insurance Company
Quebec Assurance Company

Federally Registered Companies which have had their Certificates of Registry withdrawn by the Federal Department of Insurance:

Cardinal Insurance Company
Pitts Insurance Company
Security Casualty Company
Strathcona General Insurance Company

Federally Registered Companies which have changed their names:

The Artisans, Life Insurance Cooperative Society
to
Cooperants, Mutual Life Insurance Society

Co-operative Life Insurance Company
to
Co-operators Life Insurance Company

Royal Insurance Company Limited
to
Royal Life Insurance Limited

United Benefit Life Insurance Company
to
United of Omaha Life Insurance Company

Deposits of Companies Licensed in the Province of Manitoba, as at December 31st, 1981:

Dome Insurance Corp. Ltd.	$ 56,652.50
Hutterian Brethren Mutual Insurance Corporation	50,000.00
Manitoba Mennonite Mutual Insurance Company	60,000.00
Northern Union Insurance Company Ltd.	650,000.00
Red River Valley Mutual Insurance Company	174,000.00
Retail Lumbermen's Mutual Fire Insurance Co.	20,000.00
	$1,010,652.50

Licensing of Adjusters:

During the past licence year, there were issued 103 Insurance Adjuster's Licences, made up as follows:

Adjusters	70
Assistant Adjusters	10
Hail Adjusters	23
	103

Licensing of Agents

During the past licence year, there were issued 3,821 Insurance Agents' Licences, made up as follows:

General (includes all classes except Life)	1,137
Life	1,747
Accident and Baggage	108
Accident and Sickness	308
Automobile	49
Fire	8
Hail	460
Others	4
	3,821

Individual Loss Ratio For The Various Classes of Insurance are as Follows:

[Direct Premiums Written to Losses Incurred (including Adjustment Expenses)]

	1978	1979	1980	1981
Accident and Sickness	71.41%	79.25%	79.79%	83.06%
Aircraft	62.23	95.21	77.00	80.68
Automobile	81.12	83.79	87.58	81.78
Boiler and Machinery	44.49	12.22	19.74	44.52
Fidelity and Surety	15.58	10.36	20.92	16.33
Hail	82.16	37.79	40.17	98.16
Liability	51.82	43.38	35.94	51.36
Marine	44.68	40.14	65.13	58.34
Property	66.29	53.17	70.92	65.12

In addition to the administration of The Insurance Act, the Office of the Superintendent of Insurance is also responsible for:

The collection of the Insurance Corporations Premium Tax and the reconciliation of the relevant Tax Returns with the premium income information contained in the Annual Statements filed by the insurers licensed under The Insurance Act.

The collection of the Fires Prevention Tax and the reconciliation of the accompanying Tax Returns.

As at March 31st, 1982, the Office of the Superintendent of Insurance had a staff of five persons.

The Sixty-fourth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in St. John's, Newfoundland in September, 1981. Approximately 359 members of the insurance fraternity and their legal representatives attended.

The following Officers of the Association were elected for the year 1981-82:

President: Earl M. Saunderson, Superintendent of Insurance, Saskatchewan

Vice-President: Tom Makin, Superintendent of Insurance, New Brunswick

Secretary-Treasurer: Harry R. Terhune, Deputy Superintendent of Insurance, Ontario

Auditor: Douglas M. Murton, C.A., Office of Superintendent of Insurance, Ontario

Following the election of Officers, the Superintendents accepted the invitation of Mr. Jacques Roy, Superintendent of Insurance, Province of Quebec, to hold the 1982 Conference at the Chateau Frontenac, Quebec City, October 25 - 27, 1982; and also of Mr. Ron G. Kaiser, Superintendent of Insurance, Province of Alberta, to hold the 1983 Conference in Edmonton, Alberta.

The Insurance Branch has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, the Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, the Winnipeg Life Underwriters Association, the Insurance Agents' Association of Manitoba Inc., the Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,

Earl McGill, F.I.I.C.
Acting Superintendent of Insurance

CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED

Head Office: Regina, Sask.

Commenced Business 1947

Officers:

President	Wesley B. Railton	Vice-President	Arthur E. Missal
Secretary-Mgr.	Graham C. Ashdown	Treasurer	Harry C. Shoeman

Authorized to transact Hail Insurance in the Province of Manitoba.

Capital Stock Paid in $2,364,110.00

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Value of Real Estate (less Encumbrances), Office Premises	$ 628,353
Book Values of Bonds and Debentures	4,595,077
Cash on Hand and in Banks	37,079
Interest Due and Accrued	153,336
Amounts due from Agents	2,241
Amounts owing by Re-insurers	1,491,060
All other Assets	168,083
Gross Assets	$7,075,229
Less Assets Not Admitted:	88,736
Total Admitted Assets	$6,986,493

Liabilities

Expenses Due and Accrued	$1,416,395
Borrowed Money	
All Other Liabilities	25,329
Total Liabilities Excluding Capital Stock	$1,441,724
Capital Stock Paid Up	2,364,110
General Hail Reserve	3,180,659
Total Liabilities	$6,986,493

Total Premiums written in Canada (Direct)	$8,891,972
Premiums written in Manitoba (Direct)	$2,415,877
Total Losses incurred in Canada	$9,418,384
Losses incurred in Manitoba	$2,427,385
Loss ratio in Manitoba	100.48%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

DOME INSURANCE CORP. LTD.

Head Office: Winnipeg, Man.

Commenced Business January 1st, 1949

Officers:

President	D. D. Everett	Vice-President	A. W. Everett
Secretary	S. B. Grieve	Manager	D. H. Magnus

Directors:

D. D. Everett	Winnipeg, Man.	K. E. Pennock	Winnipeg, Man.
A. W. Everett	Vancouver, B.C.	R. R. Bracken	Winnipeg, Man.

Amount deposited with the Government of Manitoba $56,652.50

Authorized to transact Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft insurance.

Authorized Capital	$300,000.00
Amount Subscribed and Paid	100,000.00

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Book Value of Bonds, Debentures and Stocks	$ 323,000
Cash on Hand and in Banks	5,000
Interest Due or Accrued and Unpaid	.....
Other Assets	4,000
Total Assets	$ 332,000

Liabilities

Total Provision for Unpaid Claims and Adjustment Expenses	$ 17,000
Unearned Premiums	1,000
Expenses Due and Accrued	1,000
Taxes Due and Accrued	.....
Other Liabilities	.....
Balances due Agents and Return Premiums	.....
Total Liabilities (excluding Capital Stock)	$ 19,000
General Reserve (Surplus)	213,000
Capital Stock Paid Up	100,000
Total Liabilities	$ 332,000

Underwriting Account

Net Premiums Earned		$ 23,000
Net Claims Incurred and Adjustment Expenses	$ 5,000	
Commissions	3,000	
Salaries, Fees, Taxes and Other Expenses	2,000	
Total Operating Expenses		10,000
Underwriting Gain		13,000
Other Revenue: Interest, etc.		31,000
Other Expenses:		
Provision for future claims		2,000
Income and Excess Profits Taxes		7,000
Net Income for the Year		$ 35,000

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY

Head Office: Steinbach, Man.

Commenced Business December, 1940

Officers:

A. G. Kehler, President	Ste. Anne, Man.
J. J. Giesbrecht, Vice-President	Plum Coulee, Man.
R. Elias, Manager - Secretary-Treasurer	Ste. Anne, Man.

Directors:

A. G. Kehler	Ste. Anne	F. N. Thiessen	Winkler
J. J. Giesbrecht	Plum Coulee	J. K. Friesen	Niverville
G. J. Kehler	Steinbach	B. N. Wall	Lowe Farm

Amount deposited with the Government of Manitoba $60,000.00

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Book Value of Bonds, Stocks, Mortgage Loans, etc.	$1,220,000
Cash on Hand and in Banks	931,000
Amounts due from other insurance companies	31,000
Investment Income due and accrued	27,000
Fixed Assets (Office premises, etc.)	127,000
Other Assets	339,000
Total Assets	$2,675,000
Less Assets Not Admitted	106,000
Total Admitted Assets	$2,569,000

Liabilities

Unpaid Claims and Adjustment Expenses	$ 76,000
Taxes due and accrued	13,000
Reserve for Unearned Premiums	381,000
Amounts owing on Reinsurance	144,000
Other Liabilities	197,000
Surplus including statutory reserve	1,758,000
Total Liabilities	$2,569,000

Underwriting Account

Net Premiums Earned		$ 523,000
Net claims incurred (including adjustment costs)	$ 332,000	
Net commissions incurred	(36,000)CR.	
General expenses, taxes, etc.	184,000	
Total		$ 480,000
Underwriting Income		43,000
Investment Income		250,000
Net Income for the Year		$ 293,000

Returns for Manitoba

Premiums Written (Direct)	$1,325,000
Losses paid	$ 659,000
Loss Ratio	49.74%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Head Office: Winnipeg, Man.

Commenced Business March 31st, 1966
Incorporated in Manitoba May 31st, 1965

Officers:

President	J. A. Eastman	1st Vice-President	A. M. Poyser
Executive Vice-Pres.	A. C. Emmett	2nd Vice-President	O. R. Dalzell

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Bonds (Book Value)	$ 95,000
Guaranteed Investment Certificates	175,000
Cash on Hand and in Banks	132,869
All Other Assets	20,460
Total Assets	$ 423,329
Deduct Assets Not Admitted	2,252
Total Admitted Assets	$ 421,077

Liabilities

Claims Due and Unpaid		$ 47,281
Advance Payments — Premiums		43,049
Contingency Reserve		86,526
Loan		
Other Expenses		17,022
Surplus		227,199
Total Liabilities		$ 421,077

Receipts

Premiums	$ 86,036	
Interest	38,371	
All other Income		
Total Income	$ 124,407	$ 124,407

Expenditures

Claims	$ 34,000	
Administration Expenses	19,645	
Taxes, Licence Fees	19,464	
Other Expenses		
Total Disbursements		$ 73,109
Excess of Income over Expenditure		$ 51,298

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification	No.
1. At end of 1980	65,997
2. New Effected	10,646
3. All Other Additions	
4. Total	76,643
Less Ceased by:	
5. Death	138
6. Lapse	6,722
7. Other	272
8. Total Ceased	7,132
9. At end of 1981	69,511

NORTHERN UNION INSURANCE COMPANY LIMITED

Head Office: Winnipeg, Man.

Commenced Business June, 1948

Officers:

Chairman of the Board ..... D. M. Miller

President ..... D. J. Miller — Manager ..... J. R. Smith

Secretary ..... J. H. McDonald — Treasurer ..... R. V. Rudman

Directors:

D. M. Miller	Winnipeg, Man.	W. B. Mather	Oakville, Ont.
D. J. Miller	Winnipeg, Man.	D. Cairns	West Vancouver, B.C.
J. W. Wilde	Lakeville, Minn.	J. R. Mueller	Calgary, Alta.
W. E. Carr	Chevy Chase, Md.	D. DeWitt	Winnipeg, Man.
W. P. Lindsay	Winnipeg, Man.	Dr. J. E. Isaac	Winnipeg, Man.
G. W. Batty	Winnipeg, Man.	Ken Feasey	Winnipeg, Man.
E. Wild	Sooke, B.C.	Barry Kerr	Toronto, Ont.
R. V. Rudman	Winnipeg, Man.	Heather Cumming	Toronto, Ont.
S. Yule	Winnipeg, Man.		

Amount deposited with the Government of Manitoba	$650,000.00

Authorized Capital	$1,500,000
Amount Subscribed	$ 500,000
Amount Paid	$2,000,000

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Book Value of Bonds, Debentures, Term Deposits	$4,709,000
Cash on Hand in Banks	CR.(1,342,000)
Interest Due or Accrued and Unpaid	27,000
Amounts due from Affiliated Corporations	3,914,000
Amounts Due from other Insurance Companies	294,000
Other Assets	865,000
Total Assets	$8,467,000

Liabilities

Unearned Commissions and Amounts due Affiliated Corporations	$ 85,000
Total Provision for Unpaid Claims and Adjustment Expenses	1,621,000
Unearned Premiums	1,547,000
Amounts due other Insurance Companies	1,055,000
Deposits held in Trust	2,548,000
Other Expenses due and Accrued (taxes, etc.)	298,000
Total Liabilities (excluding Capital Stock)	$7,154,000
Reserves required by Department of Insurance	438,000
Capital Stock Paid Up	1,500,000
Contributed Surplus	500,000
Surplus	CR.(1,125,000)
Total Liabilities, Capital, Surplus and Reserve	$8,467,000

Underwriting Account

Premiums Earned		$3,293,000
Claims and Adjustment Expenses	$2,864,000	
General Expenses (incl. Commissions $250,000CR.)	459,000	
Taxes	428,000	
Total Operating Expenses		$3,751,000
Underwriting Loss		CR.(458,000)
Investment Income		526,000
Net Income for Year		$ 68,000

Returns for Canada

Direct Premiums Written	$14,972,000
Direct Claims Incurred (including Adjustment Expenses)	$16,163,000
Loss Ratio	107.95%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

RED RIVER VALLEY MUTUAL INSURANCE COMPANY

Head Office: Altona, Man.

Commenced Business March 1941

Officers:

President ..... Raymond C. Friesen Vice-President ..... John B. Wiens
Secretary-Manager ..... Harvey G. Heinrichs

Amount deposited with the Government of Manitoba $174,000.00

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Book Value of Bonds, Stocks, Mortgage Loans, etc.	$3,271,976
Cash on Hand and in Banks	491,038
Agents' Balances	352,916
Interest Accrued	79,320
Fixed Assets (Office Premises, etc.)	345,985
Miscellaneous	363,458
Total Assets	$4,904,693
Less Assets Not Admitted	4,059
Total Admitted Assets	$4,900,634

Liabilities

Claims Unpaid and Adjustment Expenses	$ 272,203
Net Premiums Unearned	1,550,023
Commissions Due Agents and Return Premiums	43,366
Borrowed Money	
Expenses Due and Accrued, Taxes, etc.	312,546
Amounts due other Insurance Companies	635,678
Total Liabilities	$2,813,816
Surplus (indicated Statutory Reserve $453,228)	2,086,818
Total Liabilities, Surplus and Reserve	$4,900,634

Underwriting Account

Net Premiums Earned		$2,030,261
Claims Incurred and Adjustment Expenses	$ 981,265	
Commissions	413,571	
Taxes	39,695	
All Other Expenses	340,580	
Total Operating Expenses		$1,775,111
Underwriting Profit		$ 255,150
Other Revenue (Investment gain) etc.		354,190
Other Expenses		300,657
Net Income for the Year		$ 308,683
Direct Premiums Written		$3,373,357
Losses Incurred		$1,597,490
Loss Ratio		47.36%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION

Head Office: Winnipeg, Man.

Commenced Business February 24, 1981

Incorporated in Manitoba December 31, 1980

Officers:

President ..... J. Kleinsasser General Manager ..... David M. Miller
Secretary ..... J. Hugh McDonald

Directors:

J. Waldner ..... Elie, Man. J. Kleinsasser ..... Ste. Agathe, Man.
J. Hoffer ..... Poplar Point, Man. D. Decker ..... Ipswich, South Dakota
J. Decker ..... Olivet, South Dakota E. Kleinsasser .... Newton Siding, Man.
M. Waldner ..... Elie, Man.

Amount Deposited with the Government of Manitoba $50,000.00

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1981

Assets

Book Value of Bonds, Stocks, and Mortgage Loans, etc.	$1,089,300
Cash on Hand and in Banks	(105,127)CR
Amounts due from other insurance companies	10,179
Investment Income due and accrued	10,010
Amounts due from agents	122,845
Deferred policy acquisition expense	23,527
Other Assets	.....
Total Assets	$1,150,734
Less Assets Not Admitted	.....
Total Admitted Assets	$1,150,734

Liabilities

Unpaid Claims and Adjustment Expenses	$ 12,400
Taxes due and accrued	53,188
Reserve for Unearned Premiums	619,085
Amounts owing on Reinsurance	.....
Other Liabilities	18,617
Surplus including statutory reserve	447,444
Total Liabilities	$1,150,734

Underwriting Account

Net Premiums Earned		$ 725,497
Net Claims Incurred (including Adjustment Costs)	$ 218,349	
Net Commissions Incurred	88,118	
General Expenses, Taxes, etc.	62,625	
Total		$ 369,092
Underwriting Income		356,405
Investment Income		91,039
Net Income for the Year		$ 447,444

Returns for Manitoba

Premiums written (Direct)	$1,070,878
Losses paid	$ 241,282
Loss Ratio	22.53%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES

Licensed to transact business under "The Insurance Act"

THE PROVINCE OF MANITOBA

to December 31st, 1982

The letter(s) following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the classes are designated on each licence.)

Description of the classes of insurance which may be authorized.

A. LIFE Insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS Insurance only.

C. PROPERTY Insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE Insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely: falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL Insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.

G. AUTOMOBILE Insurance of any kind.

Mut. Ben. — Mutual Benefit Societies.
Mut. Fire — Mutual Fire.
Fraternal — Fraternal Societies.

Name of Company	Canadian Head Office	Class(es) Licensed
Abbey Life Insurance Company of Canada	3027 Harvester Road, Burlington, Ontario L7N 3G9	B.
Acadia Life Insurance Company, The	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	A.
ACTRA Fraternal Benefit Society	Ste. 400, 2239 Yonge St., Toronto, Ontario M4S 2B9	Fraternal
Advocate General Insurance Company of Canada	300 - 363 Broadway Avenue, Winnipeg, Man. R3C 3N9	C.F.G.
Aetna Casualty and Surety Company, The	600 - 20 Toronto Street, Toronto, Ontario M5C 2C4	C.E.F.G.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Aetna Casualty Company of Canada	600 - 20 Toronto Street, Toronto, Ontario M5C 2C4	C.F.G.
Aetna Insurance Company	Suite 2900 - 2300 Yonge Street, Toronto, Ontario M4P 2X3	C.E.F.G.
Aetna Life Insurance Company	600 - 20 Toronto Street, Toronto, Ontario M5C 2C4	B.
Affiliated F M Insurance Company	500 - 100 Alexis Nihon Blvd., St. Laurent, Quebec H4M 2P8	C.F.
Alexander Hamilton Life Insurance Company of America	85 Bloor Street East, Toronto, Ontario M4W 1B4	B.
Allendale Mutual Insurance Company	Ste. 500 - 100 Alexis Nihon Blvd., St. Laurent, Quebec H4M 2P8	C.F.
Allianz Insurance Company	1212 - 7 King St. East, Toronto, Ontario M5C 1A1	C.E.F.G.
Allstate Insurance Company	255 Consumers Road, Willowdale, Ontario M2J 1R3	C.E.F.G.
Allstate Insurance Company of Canada	255 Consumers Road, Willowdale, Ontario M2J 1R3	C.F.G.
Allstate Life Insurance Company	255 Consumers Road, Willowdale, Ontario M2J 1R3	B.
Allstate Life Insurance Company of Canada	255 Consumers Road, Willowdale, Ontario M2J 1R3	B.
American Bankers Insurance Company of Florida	111 Merton Street, Toronto, Ontario M4S 3A7	C.F.G.
American Bankers Life Assurance Company of Florida	111 Merton Street, Toronto, Ontario M4S 3A7	B.
American Health and Life Insurance Company	1010 St. Catherine St. West, Montreal, Quebec H3B 1G7	B.
American Home Assurance Company	1000 - 55 University Avenue, Toronto, Ontario M5J 1H7	C.E.F.G.
American Life Insurance Company	1000 - 55 University Avenue, Toronto, Ontario M5J 1H7	B.
American Mutual Liability Insurance Company	2632 Liruma Road, Mississauga, Ontario L5K 1Z1	F.G.
American National Fire Insurance Company	P.O. Box 1237, Saskatoon, Sask. S7K 3N7	D.F.
American Road Insurance Company, The	The Canadian Road, Oakville, Ontario L6J 5C7	C.F.G.
P. Anglo Canada General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	D.E.F.
Argonaut Insurance Company	c/o Coopers & Lybrand, P.O. Box 11128, Royal Centre, Vancouver, B.C. V6E 3R2	F.
Arkwright-Boston Manufacturers Mutual Insurance Company	45 Charles St. East, Toronto, Ontario M4Y 1S2	C.F.
Assitalia — Le Assicurazioni D'Italia S.P.A.	502 - 850 Hastings St., Vancouver, B.C. V6C 1E1	C.F.
Associated Canadian Travellers, The	116 - 16th Ave. N.E. Calgary, Alberta T2E 1J5	Fraternal
Atlantic Mutual Life Assurance Company	P.O. Box 489, Moncton, New Brunswick E1C 8L9	B.
Aviation & General Insurance Company Limited	c/o Canadian Aviation Insurance Managers Ltd. P.O. Box 2, Royal Bank Plaza, Toronto, Ontario M5J 2J1	F.
Balboa Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	D.F.
Baltica-Skandinavia Insurance Company of Canada	1012 - 111 Richmond Street West, Toronto, Ontario M5H 2G4	C.F.G.
Bankers Life and Casualty Company	P.O. Box 67, Hamilton, Ontario L8N 3B3	B.
P. Bay City General Insurance Company, The	P.O. Box 2018, Hamilton, Ontario L8N 3S3	E.
Boiler Inspection and Insurance Company of Canada, The	8 King Street East, Toronto, Ontario M5C 1B5	C.F.
British Aviation Insurance Company Limited, The	240 Eglinton Avenue, East, Toronto, Ontario M4P 1K8	F.
Buffalo Insurance Company	c/o Fasken & Calvin, Box 30, Tor.-Dom. Ctr., Toronto, Ont. M5K 1C1	C.F.G.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Calvert Insurance Company	201 - 18 King Street East, Toronto, Ontario M5C 2R6	F.G.
Canada Accident and Fire Assurance Company, The	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
Canada Life Assurance Company, The	330 University Avenue, Toronto, Ontario M5G 1R8	B.
Canadian Foresters Life Insurance Society	P.O. Box 850, Brantford, Ontario N3T 5S3	Fraternal
Canadian General Insurance Company	P.O. Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Canadian General Life Insurance Company	P.O. Box 918, Hamilton, Ontario L8N 3P6	B.
P. Canadian Great Lakes Casualty and Surety Company Ltd.	235 Yorkland Blvd., 7th Floor, Willowdale, Ontario M2J 4Y8	C.F.G.
Canadian Home Assurance Company	1075 Beaver Hall Hill, Montreal, Quebec H2Z 1S6	C.F.G.
Canadian Indemnity Company, The	1661 Portage Avenue, Winnipeg, Manitoba R3J 3V8	C.E.F.G.
Canadian Surety Company, The	2180 Yonge Street, Toronto, Ontario M4S 2C2	C.F.G.
Capitol Life Insurance Company, The	c/o McLean & Kerr, 10th Floor, 372 Bay St., Toronto, Ontario M5H 2X5	B.
Casualty Company of Canada, The	165 University Avenue, Toronto, Ontario M5H 3B9	C.F.G.
Centennial Insurance Company	4150 St. Catherine St. West, Suite 620, Montreal, Quebec H3Z 2R3	D.F.
Century Insurance Company of Canada, The	300 - 1112 West Pender St., Vancouver, B.C. V6E 2S1	C.E.F.G.
Charter National Life Insurance Company	P.O. Box 420, 2 First Canadian Place, Toronto, Ontario M5X 1J3	B.
Chateau Insurance Company	3000 - 2300 Yonge Street, Toronto, Ontario M4P 2X3	C.E.F.G.
Chicago Title Insurance Company	c/o McLean & Kerr, 10th Floor - 372 Bay Street, Toronto, Ontario M5H 2X5	F.
Chrysler Insurance Company	201 - Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7	C.F.G.
Chrysler Life Insurance Company of Canada	201 - Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7	B.
Chubb Insurance Company of Canada	26 Wellington St. East, Toronto, Ontario M5E 1S2	C.F.G.
Citadel General Assurance Company, The	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Citadel Life Assurance Company, The	360 Broadway Avenue, Winnipeg, Manitoba R3C 0T7	B.
College Retirement Equities Fund	c/o Cassels, Brock & Co., 24th Floor - 130 Adelaide St. West, Toronto, Ont. M5H 3C2	A.
Colonia Life Insurance Company	2 St. Clair Avenue East, Toronto, Ontario M4T 2V6	B.
Combined Insurance Company of America	P.O. Box 4081, Station 'A', Toronto, Ontario M5W 1M7	B.
P. Commerce and Industry Insurance Company of Canada	1000 - 55 University Avenue, Toronto, Ontario M5J 1H7	D.E.F.
Commerce Group Insurance Company, The	2450 Girouard St., St. Hyacinthe, Quebec J2S 7C4	C.E.F.G.
Commercial Life Assurance Company of Canada, The	P.O. Box 128, Station "Q", Toronto, Ontario M4T 2L9	B.
Commercial Union Assurance Company PLC	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	A.C.F.
Commercial Union Assurance Company of Canada	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ont. M5K 1L9	C.E.F.G.
Commonwealth Insurance Company	715 - Two Bentall Centre, Vancouver, B.C. V7X 1J3	C.F.G.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Confederation Life Insurance Company	321 Bloor Street East, Toronto, Ontario M4W 1H1	B.
Connecticut General Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Constellation Assurance Company	26 Wellington Street East, Toronto, Ontario M5E 1J6	F.
Constitution Insurance Company of Canada	400 - 500 University Avenue, Toronto, Ontario M5G 1V9	C.F.G.
Continental Assurance Company	1075 Bay Steet, Toronto, Ontario M5S 2W5	B.
Continental Casualty Company	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Continental Insurance Company, The	P.O. Box 4024, Terminal "A", Toronto, Ontario M5W 1K1	C.E.F.G.
Continental Insurance Company of Canada, The	P.O. Box 4024, Terminal "A", Toronto, Ontario M5W 1K1	C.E.F.G.
Contingency Insurance Company Limited, The	1080 Beaver Hall Hill, Suite 620, Montreal, P.Q. H2Z 1S8	C.F.G.
Cooperants, Mutual Life Insurance Company	333 St. Antoine Street East, Montreal, P.Q. H2X 1R9	B.
Co-operative Fire and Casualty Company	1920 College Avenue, Regina, Saskatchewan S4P 1C4	C.E.F.G.
P. Co-operative Hail Insurance Company Limited	P.O. Box 777, Regina, Sask. S4P 3A8	E.
Co-operators Life Insurance Company	1920 College Avenue, Regina, Saskatchewan S4P 1C4	B.
Cornhill Insurance Company of Canada	111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3	C.F.G.
P. Coronation Insurance Company Limited	201 - 18 King Street East, Toronto, Ontario M5C 2R6	D.F.G.
Credit Life Insurance Company, The	c/o Riddell, Stead & Co., Box 262, Toronto-Dominion Centre, Toronto, Ont. M5K 1J9	B.
Crown Life Insurance Company	120 Bloor Street East, Toronto, Ontario M4W 1B8	B.
Cumis General Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	C.F.G.
Cumis Life Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	B.
Desjardins Mutual Life Assurance Company	200 Avenue des Commandeurs, Levis, P.Q. G6V 6R2	B.
P. Dome Insurance Corp. Ltd.	252 Fort Street, Winnipeg, Manitoba R3C 1E6	D.F.G.
Dominion Insurance Corporation, The	P.O. Box 4024, Terminal "A", Toronto, Ontario M5W 1K1	C.E.F.G.
Dominion Life Assurance Company, The	111 Westmount Rd. South, Waterloo, Ontario N2J 4C6	B.
Dominion of Canada General Insurance Company, The	165 University Avenue, Toronto, Ontario M5H 3B9	A.C.F.G.
Eagle Star Insurance Company Limited	201 - 180 Bloor St. West, Toronto, Ontario M5S 2V6	C.F.G.
Eaton Bay Insurance Company	150 Eglinton Ave. East, Toronto, Ontario M4P 2Z3	C.F.
Eaton Bay Life Assurance Company	595 Bay Street, Toronto, Ontario M5G 2C6	B.
Ecclesiastical Insurance Office PLC	1707 - 2300 Yonge St., Toronto, Ontario M4P 1E4	C.F.G.
Economical Mutual Insurance Company	P.O. Box 700, Kitchener, Ontario N2G 4C1	C.F.G.
Elite Insurance Company	Crown Life Place, 400 - 1500 West Georgia Street, Vancouver, B.C. V6G 2Z6	C.F.G.
Emmco Insurance Company	45 Sheppard Ave. East, Willowdale, Ontario M2N 5W9	C.F.G.
P. Empire Life Insurance Company, The	P.O. Box 1000, Kingston, Ontario K7L 4Y4	B.
Employers Insurance of Wausau A Mutual Company	400 - 55 University Ave., Toronto, Ontario M5J 2H7	C.F.G.
English & American Insurance Company Limited	c/o Wm. H. McGee & Company of Canada Limited 1200 - 48 Yonge Street, Toronto, Ontario M5E 1G6	C.F.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Ennia Insurance Company (U.K.) Limited	c/o Crum & Forster of Canada Ltd. 200 Ferrand Drive, 7th Floor, Don Mills, Ontario M3C 3G8	C.F.
		C.F.G.
Equitable General Insurance Company, The	200 St. Jacques St. West, Montreal, Quebec H2Y 1M2	A.
Equitable Life Assurance Society of the United States, The	1200 McGill College, Suite 530, Box 32, Montreal, PQ H3B 4G7	B.
Equitable Life Insurance Company of Canada, The	One Westmount Road North, Waterloo, Ontario N2J 4C7	B.
Excelsior Life Insurance Company, The	20 Toronto Street, Toronto, Ontario M5C 2C4	A.
Family Life Assurance Company	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	B.
Federated Life Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	C.F.G.
Federated Mutual Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	C.
Federation Insurance Company of Canada	P.O. Box 910, Place d'Armes, Montreal, Quebec H2Y 3J5	C.F.G.
Fidelity Insurance Company of Canada	4 King Street West, Toronto, Ontario M5H 3P4	B.
Fidelity Life Assurance Company	1600 - 1130 West Pender Street, Vancouver, B.C. V6E 2S2	B.
Financial Life Assurance Company of Canada	1900 - 10123 - 99th Street, Edmonton, Alberta T5J 3H1	B.
Fireman's Fund American Life Insurance Company	c/o Shaw & Begg Limited, P.O. Box 4060, Station "A", Toronto, Ont. M5W 1L9	C.E.F.G.
Fireman's Fund Insurance Company	c/o shaw & Begg Limited, P.O. Box 4060, Station "A", Toronto, Ont. M5W 1L9	C.E.F.G.
Fireman's Fund Insurance Company of Canada	c/o shaw & Begg Limited, P.O. Box 4060, Station "A", Toronto, Ont. M5W 1L9	B.
Ford Life Insurance Company	The Canadian Road, Oakville, Ontario L6J 5C7	D.F.G.
Foremost Insurance Company Grand Rapids, Michigan	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	C.F.
Foresters Indemnity Company	789 Don Mills Rd., Don Mills, Ontario M3C 1T9	B.
Franklin Life Insurance Company, The	c/o Cassels, Brock, 24th Floor - 130 Adelaide St. West, Toronto, Ontario M5H 3C2	C.E.F.G.
GAN Incendie Accidents Compagnie Francaise d'Assurances et de Reassurances, Incendie, Accidents et Risques Divers	c/o Clark & Partners, 1080 Beaver Hall Hill, Ste. 620, Montreal, Quebec H2Z 1S8	C.F.G.
General Accident Assurance Company of Canada, The	The Exchange Tower, Ste. 2600, 2 First Canadian Place, Toronto, Ontario M5X 1J1	B.
General American Life Insurance Company	c/o Peat, Marwick, Mitchell & Co., 31st Fl., Commerce Court W., Toronto, Ont. M5L 1B2	C.F.
General Insurance Company of America	P.O. Box 3000, Station "A", Mississauga, Ontario L5A 3P6	D.E.F.G.
P. Gerling Global General Insurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	D.E.F.G.
P. Gerling Global Reinsurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	C.E.F.G.
P. Gibraltar General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	B.
Glacier National Life Assurance Company	1201 - 750 West Pender Street, Vancouver, B.C. V6C 2T8	B.
Globe Life Insurance Company	Two Robert Speck Parkway, Suite 1140, Mississauga, Ontario L4Z 1H8	C.F.G.
Gold Circle Insurance Company	Suite 301, 74 Victoria St., Toronto, Ont. M5C 2A5	D.F.
Gore Mutual Insurance Company	252 Dundas St., Cambridge, Ontario N1R 5T3	C.F.
Grain Insurance and Guarantee Company	906 - 167 Lombard Avenue, Winnipeg, Manitoba R3B 0V9	Fraternal
Grand Orange Lodge of British America, The	94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5	C.E.F.G.
Great American Insurance Company	P.O. Box 1237, Saskatoon, Sask. S7K 3N7	

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Great Eastern Insurance Company, The	401 Bay Street, 9th Floor, Toronto, Ontario M5H 2Y7	C.E.F.G.
Great-West Life Assurance Company, The	60 Osborne Street North, Winnipeg, Manitoba R3C 3A5	B.
Guarantee Company of North America, The	Place du Canada, Ste. 1560, Montreal, Quebec H3B 2R4	C.F.G.
Guardian Insurance Company of Canada	P.O. Box 4096, Station "A", Toronto, Ontario M5W 1N1	C.F.G.
Halifax Insurance Company, The	P.O. Box 128, Station "Q", Toronto, Ontario M4T 2L9	C.E.F.G.
Hanover Insurance Company, The	c/o Dale Management Limited, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1	C.E.F.
Hartford Fire Insurance Company, The	401 Bay Street, Toronto, Ontario M5H 2Y4	C.E.F.G.
Herald Insurance Company	c/o Crum & Forster of Canada, 250 Ferrand Dr., 7th Flr., Don Mills, Ont. M3C 3G8	C.F.G.
Highlands Insurance Company	c/o Faskin & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.E.F.G.
Home Insurance Company, The	Suite 900, 90 Eglinton Avenue East, Toronto, Ontario M4P 2Y5	C.F.G.
P. Hutterian Brethren Mutual Insurance Corporation	c/o Park Lane Group Ltd., 1000 - 363 Broadway, Winnipeg, Man. R3C 3N9	Mut. Fire & F.
Ideal Mutual Insurance Company	1413 - 44 Victoria Street, Toronto, Ontario M5C 1Y2	F.G.
Imperial Life Assurance Company of Canada, The	Imperial Life Bldg., 95 St. Clair Avenue W., Toronto, Ontario M4V 1N7	B.
INA Insurance Company of Canada	P.O. Box 447, Terminal "A", Toronto, Ontario M5W 1E3	C.E.F.G.
INA Life Insurance Company of Canada	709 - 141 Adelaide Street West, Toronto, Ontario M5H 3L5	B.
P. Independent Mutual Benefit Federation	214 Beverley Street, Toronto, Ontario M5T 1Z3	Mut. Ben.
Independent Order of Foresters, The	789 Don Mills Road, Don Mills, Ontario M3C 1T5	Fraternal
Insurance Company of North America	P.O. Box 447, Terminal A, Toronto, Ontario M5W 1E3	C.E.F.G.
Insurance Corporation of Ireland Limited, The	P.O. Box 63, Royal Bank Plaza, Toronto, Ontario M5J 2J2	C.F.G.
Jevco Insurance Company	2021 Union Street, Suite 1150, Montreal, Quebec H3A 2S9	C.F.G.
John Alden Life Insurance Company	P.O. Box 2266, Winnipeg, Manitoba R3C 4A6	B.
John Deere Insurance Company of Canada	P.O. Box 1000, Grimsby, Ontario L3M 4H5	C.F.G.
John Hancock Mutual Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Kansa General Insurance Company	2021 Union Avenue, Ste. 1150, Montreal, Quebec H3A 2S9	C.F.G.
Knights of Columbus	2430 Munroe Avenue, Saskatoon, Saskatchewan S7J 1S7	Fraternal
Labor Zionist Alliance	c/o Bobrove & Bobrove, 941 - 1010 St. Catherine St. West, Montreal, Que. H3B 3R7	Fraternal
Laurier Life Insurance Company	295 The West Mall, Etobicoke, Ontario M9C 4Z9	B.
Lawyers Title Insurance Corporation	c/o Ontario Title Insurance Agency Limited, 419 - 45 Sheppard Ave. East, Willowdale, Ontario M2N 5W9	F.
Liberty Mutual Fire Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Liberty Mutual Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Life Insurance Company of North America	141 Adelaide Street, West, Suite 709, Toronto, Ontario M5H 3L5	B.
Life Investors Insurance Company of America	1040 South Service Road East, Oakville, Ontario L6J 2X7	B.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
London-Canada Insurance Company	401 Bay Street, Toronto, Ontario M5H 2Y4	C.E.F.G.
London and Midland General Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	C.F.G.
London Life Insurance Company	255 Dufferin Avenue, London, Ontario N6A 4K1	B.
Lumbermens Mutual Casualty Company	11th Floor, 88 University Avenue, Toronto, Ontario M5J 1T6	C.F.G.
Lutheran Life Insurance Society of Canada	12th Floor - Marsland Centre, Waterloo, Ontario N2J 4G4	Fraternal
P. Manitoba Mennonite Mutual Insurance Company	P.O. Box 504, Steinbach, Manitoba R0A 2A0	Mut. Fire & F.
P. Manitoba Motor Club Insurance Company Inc.	870 Empress Street, Winnipeg, Manitoba R3G 3H3	Fraternal
Manufacturers Life Insurance Company, The	200 Bloor Street East, Toronto, Ontario M4W 1E4	B.
Maritime Insurance Company, Limited	60 Yonge Street, 5th Floor, Toronto, Ontario M5E 1H5	F.
Maritime Life Assurance Company, The	P.O. Box 1030, Halifax, Nova Scotia B3J 2X5	B.
Markel Insurance Company of Canada	516 - 500 University Avenue, Toronto, Ontario M5G 1W1	C.F.G.
Massachusetts Indemnity and Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	F.
Massachusetts Mutual Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Mercantile and General Reinsurance Company of Canada, The	141 Adelaide Street, West, Suite 1104, Toronto, Ontario M5H 3N2	C.E.F.G.
Metropolitan Life Insurance Company	99 Bank Street, Ottawa, Ontario K1P 5A3	A.F.
Midland Insurance Company	c/o Riddell, Stead & Co., Box 262, Toronto-Dominion Centre, Toronto, Ont. M5K 1J9	D.F.G.
Minnesota Mutual Life Insurance Company, The	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	A.
Monarch Life Assurance Company, The	P.O. Box 2100, Winnipeg, Manitoba R3C 3A2	B.
Montreal Life Insurance Company	P.O. Box 850, Station "B", Montreal, Quebec H3B 3K7	A.
MONY Life Insurance Company of Canada	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mortgage Insurance Company of Canada, The	Building Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4	F.
Motors Insurance Corporation	1125B Leslie Street, Don Mills, Ontario M3C 2K4	F.G.
Mutual Life Assurance Company of Canada, The	227 King St. South, Waterloo, Ontario N2J 4C5	B.
Mutual Life Insurance Company of New York, The	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mutual of Omaha Insurance Company	500 University Avenue, Toronto, Ontario M5G 1V8	B.
National Fidelity Life Insurance Company	199 Bay St., 6th Floor, Toronto, Ontario M5J 1L4	B.
National Life Assurance Company of Canada, The	522 University Ave., Toronto, Ontario M5G 1Y7	B.
New Hampshire Insurance Company	1000 - 55 University Avenue, Toronto, Ontario M5J 1H7	C.F.G.
New Rotterdam Insurance Company	P.O. Box 2018, Hamilton, Ontario L8N 3S3	C.F.
New York Life Insurance Company	443 University Avenue, Toronto, Ontario M5G 1T8	B.
Niagara Fire Insurance Company	P.O. Box 4024, Terminal "A", Toronto, Ontario M5W 1K1	C.E.F.G.
Non-Marine Underwriters Members of Lloyd's, London, England, The	Suite 1400 - 635 Dorchester Blvd. West, Montreal, Quebec H3B 1S3	C.E.F.G.
Norman Insurance Company Limited	2475 Laurier Blvd., Sillery, Quebec G1V 4E4	C.F.G.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
North American Benefit Association	P.O. Box 234, Sarnia, Ontario N7T 7H9	Fraternal
North American Company for Property and Casualty Insurance	2 St. Clair Avenue West, Toronto, Ontario M4V 1L5	C.E.F.G.
North American Life and Casualty Company	1500 - 797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
North American Life Assurance Company	105 Adelaide Street West, Toronto, Ontario M5H 1R1	B.
Northern Life Assurance Company of Canada, The	P.O. Box 2457, London, Ontario N6A 4G3	B.
P. Northern Union Insurance Company Limited	1000 - 363 Broadway Avenue, Winnipeg, Manitoba R3C 3N9	D.E.F.G.
Northumberland General Insurance Company	P.O. Box 247, Toronto-Dominion Centre, Toronto, Ontario M5K 1J5	C.F.G.
North West Commercial Travellers' Association of Canada, The	291 Garry Street, Winnipeg, Manitoba R3C 1J2	Fraternal
North West Life Assurance Company of Canada, The	595 Howe Street, 12th Floor, Vancouver, B.C. V6C 2T5	B.
Norwich Union Fire Insurance Society Limited	60 Yonge Street, Toronto, Ontario M5E 1H5	F.
Norwich Union Life Insurance Society, The	60 Yonge Street, Toronto, Ontario M5E 1H5	A.
Occidental Life Insurance Company of Canada	P.O. Box 69, Station 'K', Toronto, Ontario M4P 2G4	A.
Old Republic Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	C.F.G.
Old Republic Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Orion Insurance Company Limited, The	c/o Dale Management Limited, 1100 - 1 St. Clair Avenue West, Toronto, Ont. M4V 2Z1	D.F.
Pacific Employers Insurance Company	P.O. Box 447, Terminal "A", Toronto, Ontario M5W 1E3	C.E.F.G.
P. Pafco Insurance Company Limited	2489 Bloor St. West, Toronto, Ontario M6S 4X1	D.E.F.G.
Paragon Insurance Company of Canada	650 West Georgia Street, Ste. 1000, Vancouver, B.C. V6B 4N9	C.E.F.G.
Paul Revere Life Insurance Company, The	P.O. Box 5044, Burlington, Ontario L7R 4C1	B.
Penn Mutual Life Insurance Company, The	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Pennsylvania Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Personal Insurance Company of Canada, The	The Personal Tower, 703 Evans Ave., Etobicoke, Ontario M9C 5A7	C.F.G.
Philadelphia Manufacturers Mutual Insurance Company	141 Adelaide Street, West, Suite 406, Toronto, Ontario M5H 1L5	C.E.F.G.
Phoenix Assurance Company of Canada	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	C.F.G.
Phoenix Assurance Company Limited	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	D.F.G.
Phoenix Insurance Company, The	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	D.F.G.
Phoenix Mutual Life Insurance Company	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	B.
Pierce National Life Insurance Company	101 - 1766 West Broadway, Vancouver, B.C. V6J 1Y1	A.
Pioneer Life Assurance Company	P. O. Box 3145, Regina, Saskatchewan S4P 3C7	A.
Pitts Life Insurance Company	P.O. Box 3595, Terminal "A", London, Ontario N6A 4L4	B.
Pool Insurance Company	Suite 810 - 220 Portage Avenue, Winnipeg, Manitoba R3C 0A5	C.
Portage la Prairie Mutual Insurance Company, The	P.O. Box 340, Portage la Prairie, Manitoba R1N 3B8	D.F.G.
Principal Life Insurance Company of Canada	P.O. Box 2425, Edmonton, Alberta T5J 2S8	A.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Protection Mutual Insurance Company	406 - 141 Adelaide St. West, Toronto, Ontario M5H 1L5	C.F.
Provident Alliance Life Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	B.
Provident Life and Accident Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Prudential Assurance Company Limited, The	635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7	A.C.E.F.G.
Prudential Insurance Company of America, The	4 King St. West, Toronto, Ontario M5H 1B7	A.F.
P. Red River Valley Mutual Insurance Company	P.O. Box 940, Altona, Manitoba R0G 0B0	Mut. Fire & F.
Reliable Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Reliance Insurance Company	1011 - 100 University Avenue, Toronto, Ontario M5J 1W1	C.E.F.G.
Royal Exchange Assurance of America Inc.	c/o Wm. H. McGee & Co. of Canada Ltd., Ste. 1200 - 48 Yonge Street, Toronto, Ont. M5E 1G6	C.F.
Royal Insurance Company of Canada	10 Wellington St. East, Toronto, Ontario M5E 1C9	C.E.F.G.
Royal Life Insurance Limited	55 Yonge Street, 9th Floor, Toronto, Ontario M5E 1J4	A.
St. Paul Fire and Marine Insurance Company	200 - 55 University Avenue, Toronto, Ontario M5J 2L3	C.E.F.G.
Safeco Insurance Company of America	P.O. Box 3000, Station "A", Mississauga, Ontario L5A 3P6	C.F.
Safeguard Life Assurance Company, The	1 Complexe Desjardins, Montreal, Quebec H5B 1E2	A.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North, Saskatoon, Sask. S7K 2H8	D.F.
P. Scottish & York Insurance Company Limited	150 Eglinton Ave. East, Toronto, Ontario M4P 2Z3	C.E.F.G.
Seaboard Surety Company	c/o Fasken & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	F.
Security Insurance Company of Hartford	c/o Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5	C.F.
Security National Insurance Company	c/o March Management Consultants Ltd., Ste. 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4	C.F.G.
Sentry Insurance A Mutual Company	2304 - 180 Dundas St. West, Toronto, Ontario M5G 1Z8	C.F.
P. Simcoe & Erie General Insurance Company	P.O. Box 2018, Hamilton, Ontario L8N 3S3	D.E.F.
Sons of Scotland Benevolent Association	90 Eglinton Avenue, East, 7th Floor, Toronto, Ontario M4P 2Y3	Fraternal
Sovereign General Insurance Company, The	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	C.F.G.
Sovereign Life Assurance Company of Canada, The	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	A.
Standard Guarantee Corporation	Esso Plaza East Tower, Ste. 3102 - 425 First Street S.W., Calgary, Alberta T2P 3L8	F.
Standard Life Assurance Company, The	1245 Sherbrooke Street, West, Montreal, Quebec H3G 1G3	B.
Stanstead & Sherbrooke Insurance Company, The	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
Sun Alliance and London Assurance Company Limited	9th Floor, 48 Yonge St., Toronto, Ontario M5E 1G8	A.
Sun Alliance Insurance Company	48 Yonge Street, 9th Floor, Toronto, Ontario M5E 1G8	C.F.G.
Sun Life Assurance Company of Canada	P.O. Box 4150, Station "A", Toronto, Ontario M5W 2C9	B.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Switzerland General Insurance Company, Limited	P.O. Box 910, Place d'Armes, Montreal, Quebec H2Y 3J5	C.F.
Symons General Insurance Company	45 Charles St. East, Suite 800, Toronto, Ontario M4Y 1S8	C.F.G.
Teachers Insurance and Annuity Association of America	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	B.
Tokio Marine and Fire Insurance Company Limited, The	c/o The Continental Insurance Companies, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1	C.F.G.
Toro Assicurazioni S.P.A.	c/o March Management Consultants Ltd. Ste. 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4	C.F.
Toronto General Insurance Company	P.O. Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Toronto Mutual Life Insurance Company	112 St. Clair Ave. West, Toronto, Ontario M4V 2Y3	A.
Traders General Insurance Company	P.O. Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Trafalgar Insurance Public Limited Company	111 Avenue Road, Suite 410, Toronto, Ontario M5R 3K3	C.F.G.
Transamerica Occidental Life Insurance Company	P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4	B.
Transatlantic Reinsurance Company	1000 - 55 University Avenue, Toronto, Ontario M5J 2H7	C.E.F.G.
Transit Insurance Company	1201 - 250 Bloor Street East, Toronto, Ontario M4W 3K8	C.F.G.
Transport Indemnity Company	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	C.F.G.
Transport Insurance Company	2108 - 101 Richmond St. West, Toronto, Ontario M5H 1T1	C.F.G.
Travelers Indemnity Company, The	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	C.E.F.G.
Travelers Indemnity Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	C.E.F.G.
Travelers Insurance Company, The	c/o Cassels, Brock, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	A.F.
Travelers Life Insurance Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	B.
Ukrainian Fraternal Society of Canada	P.O. Box 3512, Station 'B', Winnipeg, Manitoba R2W 3R4	Fraternal
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	804 Selkirk Avenue, Winnipeg, Manitoba R2W 2N6	Fraternal
Ukrainian National Association, Inc.	18 Leland Avenue, Toronto, Ontario M8Z 2X5	Fraternal
Union Mutual Life Insurance Company	c/o McLean & Kerr, 10th Floor, 372 Bay St., Toronto, Ontario M5H 2X5	B.
Unionmutual Stock Life Insurance Co. of America	c/o Cassels, Brock, 130 Adelaide St. West, Ste. 2300, Toronto, Ontario M5H 3C2	B.
United American Insurance Company	35 Lesmill Road, Don Mills, Ontario M3B 2T4	B.
United Canada Insurance Company	155 University Avenue, 8th Floor, Toronto, Ontario M5H 3B7	C.F.G.
United Commercial Travelers of America, The Order of	1001 Cloverdale Avenue, Ste. 210, Victoria, B.C. V8X 4C9	Fraternal
P. United Jewish People's Order Mutual Benefit Society	585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9	Mut. Ben.
United States Fidelity and Guaranty Company	4 King St. West, Toronto, Ontario M5H 3P4	C.E.F.G.
United States Fire Insurance Company	c/o Crum & Forster of Canada Ltd., 250 Ferrand Drive, 7th Floor, Don Mills, Ontario M3C 3G8	C.F.G.
Utica Mutual Insurance Company	c/o Fasken & Calvin, P.O. Box 30 Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	D.F.G.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Victoria Insurance Company of Canada	150 Eglinton Ave. East, Toronto, Ontario M4P 2Z3	C.F.G.
Wawanesa Mutual Insurance Company, The	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	C.E.F.G.
Wawanesa Mutual Life Insurance Company, The	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	B.
Western Life Assurance Company, The	P.O. Box 67, Hamilton, Ontario L8N 3B3	A.
Western Surety Company	P.O. Box 527, Regina, Saskatchewan S4P 3A2	F.
Winterthur Life Insurance Company	360 Broadway Avenue, Winnipeg, Manitoba R3C 0T7	A.
Workers Benevolent Association of Canada	595 Pritchard Avenue, Winnipeg, Manitoba R2W 2K4	Fraternal
Yasuda Fire and Marine Insurance Company, Limited, The	P.O. Box 26, Royal Bank Plaza, Toronto, Ontario M5J 2J1	C.F.
Zurich Insurance Company	The Zurich Insurance Bldg., 188 University Ave., Toronto, Ont. M5H 3C3	C.F.G.
Zurich Life Insurance Company of Canada	188 University Avenue, Toronto, Ontario M5H 3C3	B.

P. Denotes Provincial Companies.

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 1982. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1981, and does not authorize the company to undertake or renew insurance contracts in the Province.

Bankers Life Company
The Canadian Woodmen of the World
Cuna Mutual Insurance Society
The Fire Insurance Company of Canada
Le Groupe Desjardins, Assurances Generales
The London Assurance
Maryland Casualty Company
Massachusetts General Life Insurance Company
Ministers Life — A Mutual Life Insurance Company
The Mutual Life and Citizens' Assurance Company Limited
Quebec Assurance Company
Underwriters National Assurance Company
United of Omaha Life Insurance Company
The Western Assurance Company

LIST OF RECIPROCAL EXCHANGES LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1982

Name	Attorney-in-Fact
Lumbermen's Underwriting Alliance	U. S. Epperson Underwriting Co., Kansas City, Mo.
Truck Insurance Exchange	Truck Underwriters Association, Los Angeles, Cal.

LIST OF SPECIAL BROKERS LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1982

Name		Residence
Alexander, Ian	Johnson & Higgins Willis Faber Ltd.	Winnipeg, Manitoba
Alsop, L. B.	Ryan Agency Limited	Winnipeg, Manitoba
Esau, Geo. P.	Dale & Company Limited	Winnipeg, Manitoba
Kinsman, S. A. M.	Marsh & McLennan Limited	Winnipeg, Manitoba
Milne, D. R.	D. R. Milne & Company Ltd.	Winnipeg, Manitoba
Peabody, Marjorie J.	Tomenson Saunders Whitehead Limited	Winnipeg, Manitoba
Reidy, V. J.	Henderson Insurance Services (1978) Ltd.	Winnipeg, Manitoba
Sanders, Brian G.	Reed Stenhouse Companies Limited	Winnipeg, Manitoba
Stillinger, R. G.	Oldfield, Kirby & Gardner Insurance	Winnipeg, Manitoba
Watt, Gary D.	V. Watt & Associates Ltd	Winnipeg, Manitoba

COMPANIES NOT RENEWING THEIR 1982 LICENCES

The following companies have not renewed their licences which expired on December 31st, 1981:

Co-operative Life Insurance Company

Federal Insurance Company

Insmor Mortgage Insurance Company

The Omaha Indemnity Company

Pitts Insurance Company

P. The Retail Lumbermen's Mutual Fire Insurance Company

Royal Insurance Company Limited

Security Casualty Company

The Strathcona General Insurance Company

United American Insurance Company

COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING December 31st, 1980 & December 31st, 1981

CLASS OF INSURANCE	1980			1981		
	Direct Premiums Written	Direct Losses Incurred (Includ. Adjust. Expenses)	Loss Ratio	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio
Accident and Sickness	$ 55,700,980	$ 44,448,231	79.79%	$ 63,982	$ 53,148	83.06%
Aircraft	3,075,428	2,368,201	77.00	3,371	2,720	80.68
Automobile	137,941,031	120,819,978	87.58	166,300	136,013	81.78
Fidelity and Surety	3,215,580	672,977	20.92	4,365	713	16.33
Hail	4,278,341	1,718,614	40.17	9,056	8,890	98.16
Liability	12,468,877	4,482,068	35.94	12,755	6,552	51.36
Marine	699,210	455,441	65.13	545	318	58.34
Miscellaneous	891,188	3,066,904	344.13	995	3,289	330.55
*Property	87,262,354	61,888,524	70.92	101,937	66,389	65.12
Boiler and Machinery	1,866,128	368,478	19.74	2,100	935	44.52
Totals	$307,399,117	$240,289,416	78.16%	$365,406	$278,967	76.34%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

AIRCRAFT INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Aetna Casualty and Surety Co.	$ 1,023	$.....	$.....	$.....
American Home Assurance Company	27,479	827	Cr. 1	.....
Aviation and General Insurance Co. Ltd.	3,619	363	3	Cr. 19
British Aviation Insurance Company	502,439	72,782	947	626
Canadian Indemnity Co.	.....	727	.....	Cr. 5
Chateau Insurance Company	8,334	948	17	1
Citadel General Assurance Company	.....	.....	117	9
Commercial Union Assurance Company Ltd.	6,604	1,298	13	51
Commonwealth Insurance Company	7,900	.....	Cr. 5	.....
Continental Insurance Co.	.....	33,794	14	13
Coronation Insurance Company Ltd.	151,627	131,146	213	271
Eagle Star Insurance Company Limited	320,976	551,645	230	93
English & American Insurance Co. Ltd.	14,112	.....	22	37
Fireman's Fund Insurance Co.	Cr. 7,940	.....	.....	.....
General Security Ins. Co. of Canada	.....	Cr. 169	.....	.....
INA Insurance Company of Canada	69,663	21,156	37	Cr. 8
Insurance Co. of North America	10,606	Cr. 26,056	.....	1
Insurance Corporation of Ireland	27,357	10,980	39	43
Manitoba Public Insurance Corporation	36,498	.....**	34	.....**
Markel Insurance Co. of Canada	Cr. 240	.....	.....	.....
Non Marine Underw'ers, Members Lloyds	820,674	334,554	448	569
Norman Insurance Company Ltd.	67,575	43,028	28	8
Orion Insurance Company Limited	118,356	94,715	167	96
Pacific Employers Insurance Company	.....	.....	14	.....
Personal Insurance Co. of Canada	36,334	22,944	2	28
Phoenix Assurance Co. Ltd.	84,048	50,206	157	123
Prudential Assurance Company Ltd.	2,528	.....	.....	2
St. Paul Fire and Marine Insurance Co.	27,379	8,682	32	30
Simcoe & Erie General Insurance Company	581,576	1,034,737	690	743
Travelers Indemnity Company	158,523	Cr. 33,293	153	8
United States Fidelity and Guaranty Co.	Cr. 707	.....	.....	.....
Victoria Insurance Co. of Canada	Cr. 915	13,187	.....	.....
Totals	$3,075,428	$2,368,201	$ 3,371	$ 2,720

**This amount does not include adjustment expenses.

ACCIDENT AND SICKNESS INSURANCE

Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Aetna Life Insurance Co.	$ 603,555	$ 380,541	672	386
Alexander Hamilton Life Ins. Co. of Am'ca	101,614	100,665	54	Cr. 69
Allstate Insurance Co. of Canada	88,751	12,240	103	15
Allstate Life Insurance Co. of Canada	75,040	93,529	144	146
American Bankers Insurance Co. of Florida	12,551	920	22	2
American Bankers Life Ass. Co. of Florida	64,085	2,159	47	.....
American Home Assurance Company	68,923	101,876	83	7
Atlantic Mutual Life Assurance Company	65,761	68,419	61	53
Bankers Life & Casualty Co.	2,101	.....	2	.....
British Aviation Insurance Co. Ltd.	890	.....	1	.....
Canada Accident & Fire Assurance Co.	197	.....	.....	.....
Canada Life Assurance Co.	3,244,353	2,599,651	3,853	3,238
Canadian General Life Insurance Company	412,034	133,101	451	385
Canadian Indemnity Co.	33	.....	.....	.....
Capitol Life Insurance Company	802	.....	2	.....
Chrysler Life Insurance Co. of Canada	2,735	1,849	3	11
Citadel General Assurance Co.	1,624,668	828,906	2,002	535
Cidadel Life Assurance Co.	258,328	247,611	299	139
Combined Ins. Co. of America	1,118,248	223,995	1,513	114
Commercial Union Assurance Co. of Canada	63,349	43,169	59	Cr. 78
Confederation Life Insurance Co.	3,586,784	2,478,694	3,527	2,034
Connecticut General Life Insurance Co.	44,436	31,265	22	58
Constellation Assurance Co.	97,995	99,477	130	77
Constitution Insurance Co. of Canada	7,387	.....	6	.....
Continental Assurance Co.	.....	20,310	.....	1
Continental Insurance Co.	22,215	Cr. 56	43	4
Co-operative Fire and Casualty Co.	765,697	714,573	925	716
Crown Life Insurance Co. Ltd.	1,645,031	1,502,415	1,979	1,841
Cumis General Insurance Co.	3,105	Cr. 1,134	9	.....
Cumis Insurance Society, Inc.	4,028	.....	.....	.....
Cumis Life Insurance Company	47,044	26,660	61	214
Cuna Mutual Insurance Society	Cr. 37	Cr. 143	.....	.....
Desjardins Mutual Life Assce. Co.	15,405	14,865	32	17
Dominion Insurance Corporation Ltd.	24,845	Cr. 257	26	1
Dominion of Canada General Insurance Co.	29,896	28,167	20	3
Dominion Life Assurance Co.	572,855	656,458	349	337
Eaton Bay Insurance Company	2,652	11,853	2	.....
Eaton Bay Life Assurance Company	95,935	27,383	105	13
Economical Mutual Insurance Co.	15,188	4,536	1	2
Emmco Insurance Company	360	.....	1	.....
Empire Life Insurance Co.	32,078	5,453	35	15
Equitable Life Assur. Society of the U.S.A.	35,460	103,890	23	29
Equitable Life Insurance Co. of Canada	193,349	82,449	236	96
Excelsior Life Insurance Co.	2,478,563	1,774,484	2,944	1,579
Federal Home Life Insurance Co.	Cr. 4,012	Cr. 531	.....	.....
Federated Life Insurance Company	9,322	67	11	296
Federated Mutual Ins. Co.	5,954	.....	6	.....
Fidelity Life Assurance Company	.....	.....	36	2
Financial Life Assurance Co. of Canada	7,570	7,080	Cr. 3	2
Fireman's Fund American Life Insur. Co.	14,014	.....	12	.....
Fireman's Fund Insurance Company	.....	11,438	1	Cr. 12
Fireman's Fund Ins. Co. of Canada	85	5	.....	.....
Ford Life Insurance Company	67,308	54,778	62	51
Franklin Life Insurance Company	350	.....	.....	.....
Glacier National Life Assurance Co.	381,316	49,915	278	.....
Globe Life Insurance Company	.....	.....	.....	.....
Great-West Life Assurance Co.	17,343,494	18,965,776	17,817	23,217
Hartford Fire Insurance Company	122	.....	.....	.....
Imperial Life Insurance Company	925,647	677,432	1,244	625
INA Insurance Company of Canada	22,472	5,331	26	11
INA Life Insurance Co. of Canada	6,870	2,118	30	75
Insurance Co. of North America	.....	7,774	47	12
John Alden Life Insurance Co.	56,028	32,104	22	13
John Deere Insurance Company of Canada	.....	.....	8	7
John Hancock Mutual Life Ins. Co.	66,151	34,191	67	21
Laurier Life Insurance Company	37,696	11,847	40	15
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Life Insurance Co. of North America	28,932	812	24	101
London Assurance	.....	500	.....	.....
London Life Insurance Co.	4,083,948	2,713,108	5,074	3,377
London and Midland General Ins. Co.	126,544	34,303	99	30

ACCIDENT AND SICKNESS INSURANCE — Continued

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Lumbermen's Mutual Casualty Co.	996	.....	1	.....
Manitoba Public Insurance Corporation	.....	.....	.....	.....
Manufacturers Life Insurance Company	58,864	62,393	59	23
Maritime Life Assurance Company	200,124	23,306	547	576
Markel Ins. Co. of Canada	51,466	17,633	101	26
Massachusetts General Life Ins. Co.	126,408	39,888	104	29
Massachusetts Indemnity and Life Ins. Co.	166	.....	149	14
Massachusetts Mutual Life Ins. Co.	1,184	1,708	2	.....
Metropolitan Life Insurance Co.	402,445	387,499	639	517
Ministers Life A Mutual Life Ins. Co.	1,054	568	.....	.....
Monarch Life Assurance Company	41,774	23,497	97	Cr. 92
Montreal Life Insurance Company	1,542	Cr. 121	.....	.....
Mony Life Insurance Company of Canada	22,766	Cr. 3,950	21	36
Mutual Life Assurance Co. of Canada	2,555,690	2,021,420	3,055	2,581
Mutual Life Insurance Co. of New York	35,157	15,687	32	18
Mutual of Omaha Insurance Co.	1,917,483	972,089	2,031	953
National Fidelity Life Insurance Company	.....	.....	69	27
National Life Assurance Co. of Canada	659,060	600,978	841	811
New York Life Insurance Co.	351,382	218,897	349	204
Non Marine Underwriters, Members Lloyds	722,233	122,968	1,017	193
North American Company for Property and Casualty Insurance	1,652	.....	1	.....
North American Life & Casualty Co.	8,966	Cr. 22,067	8	2
North American Life Assurance Co.	364,443	233,150	497	427
Northern Life Assurance Co. of Canada	168,784	69,875	145	89
North West Life Assurance Co. of Canada	9,614	11,411	41	48
Occidental Life Insurance Co. of Cal.	183,452	35,957	.....	.....
Old Republic Insurance Company	24,772	.....	25	.....
Old Republic Life Insurance Company	28,887	52,179	38	28
Paul Revere Life Insurance Company	1,382,288	384,107	1,424	456
Pennsylvania Life Insurance Company	444,822	181,799	453	148
PHF Life Insurance Company	5,434	1,913	.....	.....
Pitts Insurance Company	.....	.....	.....	.....
Pitts Life Insurance Company	25,375	6,107	23	23
Provident Life & Accident Insurance Co.	114,288	67,712	163	41
Prudential Assurance Co. Ltd.	65,165	Cr. 21,114	82	22
Prudential Insurance Co. of America	601,878	892,385	1,100	848
Reliable Life Insurance Co.	321,511	254,381	141	196
Royal Insurance Company of Canada	99,865	22,343	121	27
St. Paul Fire & Marine Insurance Co.	.....	.....	.....	.....
Safeguard Life Assurance Company	17,087	.....	17	10
Security Casualty Company	5,476	3,505	9	.....
Stanstead and Sherbrooke Insurance Co.	67	.....	.....	.....
Sun Alliance Insurance Company	341	.....	.....	.....
Sun Life Assurance Co. of Canada	3,047,253	1,977,684	4,551	4,158
Transamerica Occidental Life Insurance Co.	.....	.....	154	91
Travelers Indemnity Company	.....	.....	5	4
Travelers Insurance Co.	101,157	45,572	102	80
Travelers Life Insurance Co. of Canada	313,147	209,552	327	197
Underwriters National Assurance Co.	24,002	109,035	21	17
Union Mutual Life Insurance Co.	1,538	10,933	.....	32
United American Insurance Company	.....	.....	.....	.....
Wawanesa Mutual Life Insurance Co.	87,930	41,186	167	97
Western Assurance Co.	.....	.....	.....	.....
Western Life Assurance Company	621	.....	.....	.....
Zurich Insurance Company	14	Cr. 1,175	.....	Cr. 1
Zurich Life Ins. Co. of Canada	393,257	349,298	505	428
Totals	$55,700,980	$44,448,231	$63,982	$53,148

AUTOMOBILE INSURANCE

Adjustment Expenses Included in Net Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums Written	Direct Losses Incurred	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 12,602	$ 1,931	335	5
Aetna Casualty & Surety Co.	4,828	Cr. 8,324	6	4
Aetna Casualty Co. of Canada	767	407	5	2
Aetna Insurance Company	430	.....	.....	.....
Allstate Insurance Co. of Canada	.....	Cr. 77	.....	.....
American Home Assurance Company	67,495	1,070	57	11
American Mutual Liability Ins. Co.	25	.....	.....	.....
American Road Insurance Co.	106,743	114,650	101	114
Canada Accident & Fire Assurance Co.	25	472	.....	1
Canadian General Insurance Co.	Cr. 3,776	5,082	3	Cr. 3
Canadian Home Assurance Company	14,929	Cr. 2,864	23	99
Canadian Indemnity Co.	363,151	91,059	449	170
Canadian Surety Co.	129,517	68,472	132	38
Casualty Co. of Canada	.....	51,866	.....	54
Century Insurance Company of Canada	.....	Cr. 1	.....	.....
Chateau Insurance Company	221	Cr. 62	.....	2
Chrysler Insurance Company	64,451	19,153	56	11
Chubb Insurance Company of Canada	.....	.....	.....	Cr. 1
Citadel General Assurance Company	4,722	Cr. 4,017	16	.....
Commercial Union Assurance Co. of Canada	36,011	5,015	34	20
Continental Insurance Co.	4,019	3,013	86	49
Continental Ins. Co. of Canada	.....	.....	1	.....
Co-operative Fire & Casualty Co.	9,566	6,337	10	Cr. 3
Cornhill Insurance Co. Ltd.	22	Cr. 168	.....	.....
Cumis General Insurance Co.	72	.....	.....	.....
Dominion of Canada General Ins. Co.	37	91,772	.....	130
Dominion Insurance Corporation	1,495	6,403	20	Cr. 4
Ecclesiastical Insurance Office Ltd.	.....	.....	1	.....
Economical Mutual Insurance Co.	.....	Cr. 73	.....	.....
Emmco Insurance Co.	334	425	.....	.....
Employers Ins. of Wausau A Mutual Co.	4,206	422	10	2
Federal Insurance Co.	271	6,113	.....	.....
Federated Mutual Insurance Company	277,841	67,516	149	162
Fidelity Insurance Co. of Canada	.....	2,378	.....	Cr. 2
Fire Insurance Company of Canada	.....	Cr. 15	.....	.....
Fireman's Fund Insurance Company	.....	Cr. 226	.....	.....
Fireman's Fund Insurance Co. of Canada	5,945	Cr. 4,393	3	Cr. 2
General Accident Assnce. Co. of Canada	12,493	10,075	5	.....
General Security Insur. Co. of Canada	.....	Cr. 8	.....	.....
Gibraltar General Insurance Company	55	.....	.....	.....
Gore Mutual Insurance Co.	.....	Cr. 622	.....	.....
Guardian Insurance Co. of Canada	12,000	6,000	11	2
Halifax Insurance Co.	67	Cr. 837	.....	.....
Hartford Fire Insurance Co.	1,575	Cr. 180,328	1	6
Highlands Insurance Company	.....	.....	Cr. 3	.....
Home Insurance Co.	35,977	12,019	21	.....
Ideal Mutual Insurance Company	963	.....	1	.....
INA Insurance Company of Canada	3,240	Cr. 93	7	1
Insurance Co. of North America	.....	Cr. 1,507	.....	Cr. 6
Insurance Corporation of Ireland	945	1,292	3	.....
Jevco Insurance Company	211	.....	6	.....
John Deere Insurance Company of Canada	.....	.....	3	.....
Kansa General Insurance Company	3,839	.....	.....	.....
Liberty Mutual Fire Insurance Co.	22,695	19,244	27	Cr. 3
Liberty Mutual Insurance Co.	.....	1	.....	.....
London Assurance	.....	.....	.....	.....
London & Midland General Insurance Co.	.....	Cr. 60	.....	Cr. 1
Lumbermen's Mutual Casualty Co.	8,302	Cr. 11	.....	1
Manitoba Public Insurance Corporation	31,985,538	23,379,368**	38,518	29,239**
Markel Insurance Co. of Canada	143,234	14,447	63	Cr. 27
Maryland Casualty Co.	.....	Cr. 3	.....	7
Motors Insurance Corp.	53,019	170,637	.....	214
New Hampshire Insurance Company	7,454	Cr. 1	.....	.....
Non-Marine Underwriters Members of Lloyds	21,706	5,126	2	1
Northumberland General Insurance Co.	8,863	2,774	11	16
Norwich Union Fire Ins. Society Ltd.	.....	Cr. 44	.....	.....
Old Republic Insurance Company	3,416	.....	5	.....
Omaha Indemnity Company	.....	210	.....	.....
Pacific Employers Insurance Company	4,500	.....	2	.....
Personal Insurance Co. of Canada	8,496	3,055	10	3

AUTOMOBILE INSURANCE — Continued

COMPANIES	1980		1981	
	Direct Premiums Written	Direct Losses Incurred	Direct Premiums $'000	Losses $'000
Phoenix Assurance Co. of Canada	187	Cr. 43	.....	.....
Pitts Insurance Company	367	73	.....	.....
Portage la Prairie Mutual Insurance Co.	53,204	54,662	47	40
Prudential Assurance Co. Limited	60	Cr. 52	.....	.....
Quebec Assurance Co.	.....	38	.....	.....
Reliance Insurance Co.	45	Cr. 9	.....	.....
Royal Ins. Co. of Canada	501,277	415,716	588	1,295
St. Paul Fire & Marine Insurance Co.	316	156	1	.....
Safeco Insurance Company of America	.....	20	.....	.....
Saskatchewan Mutual Insurance Co.	.....	Cr. 38	.....	.....
Scottish & York Insurance Co. Ltd.	137,762	199,531	79	18
Security Casualty Company	.....	Cr. 14	.....	.....
Sovereign General Insurance Company	.....	119	.....	.....
State Farm Mutual Automobile Ins. Co.	.....	Cr. 50	.....	.....
Sun Alliance Insurance Company	.....	Cr. 46	.....	.....
Tokio Marine & Fire Insurance Co. Ltd.	.....	Cr. 184	.....	.....
Toronto General Insurance Company	Cr. 3,088	4,158	3	Cr. 3
Traders General Insurance Co.	Cr. 1,717	2,310	2	Cr. 1
Transport Indemnity Co.	.....	2,036	.....	.....
Transport Insurance Company	214,169	833,230	314	Cr. 360
Travelers Indemnity Co.	Cr. 593	3,293	.....	3
Travelers Indemnity Co. of Canada	Cr. 980	32,719	36	Cr. 2
United Canada Insurance Company	879,760	1,076,591	959	1,109
United States Fidelity & Guaranty Co.	2,004	Cr. 4	2	3
United States Fire Insurance Co.	.....	.....	.....	.....
Utica Mutual Insurance Company	74,132	10,429	24	Cr. 8
Victoria Insurance Company of Canada	.....	Cr. 145	.....	1
Wawanesa Mutual Insurance Co.	.....	Cr. 9,655	.....	1
Western Assurance Co.	11,373	26,836	Cr. 2	1
Zurich Insurance Co.	19,535	9,938	15	8
THE AUTOMOBILE INSURANCE ACT				
Manitoba Public Insurance Corporation	102,608,681	94,194,293**	124,042	103,596**
Totals	$137,941,031	$120,819,978	166,300	136,013

**This amount does not include adjustment expenses.

FIDELITY AND SURETY

Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 2,837	$.....	12	.....
Aetna Casualty & Surety Co.	5,007	Cr. 8,681	25	1
Aetna Casualty Company of Canada	1,841	1,189	1	.....
Affiliated F M Insurance Company	.....	.....	.....	1
American Home Assurance Company	6,473	.....	.....	.....
Canada Accident & Fire Assurance Co.	12,858	1,524	10	1
Canadian General Insurance Co.	27,548	Cr. 34	.....	Cr. 2
Canadian Great Lakes Casualty and Surety Co. Ltd.	.....	.....	66	.....
Canadian Indemnity Co.	604,100	Cr. 64,167	1,046	419
Canadian Surety Co.	659,421	37,800	788	10
Casualty Co. of Canada	438	Cr. 200	.....	.....
Century Insurance Company of Canada	100	.....	.....	.....
Chateau Insurance Company	Cr. 142	.....	.....	.....
Chubb Insurance Company of Canada	.....	.....	12	.....
Citadel General Assurance Co.	655	.....	1	.....
Commerce & Industry Ins. Co. of Canada	136	.....	.....	.....
Commercial Union Assurance Co. of Canada	14,760	65,598	22	Cr. 14
Constitution Insurance Co. of Canada	1,276	.....	1	.....
Continental Insurance Co.	81,932	20,942	123	Cr. 66
Continental Ins. Co. of Canada	25	8	.....	.....
Co-operative Fire & Casualty Insur'ce Co.	155,247	219,715	183	118
Cumis General Insurance Co.	44,788	83,281	135	153
Cumis Insurance Society Inc.	55,821	46,045	.....	.....
Dominion Insurance Corporation	82,786	1,142	55	Cr. 4
Dominion of Canada General Insurance Co.	3,534	Cr. 800	4	.....
Eagle Star Insurance Company Ltd.	262	.....	.....	.....
Eaton Bay Insurance Company	500	.....	1	.....
Economical Mutual Insurance Co.	11,167	4,268	13	Cr. 130
Elite Insurance Company	9,789	19,405	29	13
Employers Insurance of Wausau a Mutual Company	.....	Cr. 282	1	Cr. 1
Equitable General Insurance Co.	14,574	.....	269	.....
Federal Insurance Co.	11,933	.....	.....	.....
Federated Mutual Insurance Company	39,565	3,511	21	20
Fidelity Insurance Co. of Canada	12,136	.....	10	.....
Fireman's Fund Insurance Co.	.....	Cr 73	.....	.....
Fireman's Fund Insurance Co. of Canada	22,055	2,559	30	1
General Accident Assce. Co. of Canada	24,379	7,088	31	15
Grain Insurance & Guarantee Co.	9,651	Cr. 528	11	.....
Guarantee Co. of North America	212,561	.....	249	.....
Guardian Insurance Co. of Canada	13,000	.....	8	6
Halifax Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	5,906	.....	6	.....
INA Insurance Company of Canada	36,916	26,110	41	Cr. 38
Insurance Co. of North America	364	1,091	2	Cr. 2
Insurance Corp. of Ireland	2,658	.....	3	2
Liberty Mutual Fire Insurance Co.	834	.....	1	.....
Liberty Mutual Insurance Co.	.....	12,515	.....	Cr. 3
Manitoba Public Insurance Corporation	36,017	782**	44	34
Mortgage Insurance Co. of Canada	38,818	42,461	84	62
Motors Insurance Corporation	71,302	50,981	148	111
Non-Marine Underwriters, Members Lloyds	.....	.....	.....	.....
Northern Union Insurance Company	11,241	Cr. 10,000	9	1
Phoenix Assce. Co. of Canada	125	.....	.....	Cr. 1
Pitts Insurance Company	35,498	33,851	.....	.....
Prudential Assurance Co. Ltd.	79,304	32,469	88	Cr. 11
Reliance Insurance Company	.....	.....	.....	.....
Royal Insurance Co. of Canada	92,728	79,402	70	Cr. 33
St. Paul Fire & Marine Insurance Co.	1,473	5,337	3	Cr. 1
Safeco Insurance Co. of America	5,769	.....	3	.....
Scottish & York Insurance Co. Ltd.	17,688	4,776	20	4
Seaboard Surety Company	16,448	.....	26	.....
Sentry Insurance a Mutual Company	.....	Cr. 13	.....	10
Sovereign General Insurance Company	.....	.....	5	.....
Sun Alliance Insurance Company	1,259	.....	.....	.....
Symons General Insurance Company	1,206	604	15	1
Toronto General Insurance Co.	22,538	Cr. 28	.....	Cr. 1
Traders General Insurance Co.	12,522	Cr. 16	1	Cr. 1
Travelers Indemnity Co.	.....	Cr. 866	10	.....
Travelers Indemnity Co. of Canada	12,052	Cr. 28,194	4	3
United States Fidelity & Guaranty Co.	73,604	.....	48	.....

**This amount does not include adjustment expenses.

FIDELITY AND SURETY — Continued

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
United States Fire Insurance Co.	50	Cr. 3	.....	.....
Victoria Insurance Company of Canada	35,282	.....	28	36
Wawanesa Mutual Insurance Co.	25,016	415	23	.....
Western Assurance Co.	7,556	Cr. 6,007	6	Cr. 1
Western Surety Co.	428,193	Cr. 32,000	520	.....
Zurich Insurance Company	200	.....	.....	.....
Totals	$3,215,580	$672,977	$ 4,365	$ 713

FRATERNAL SOCIETIES — 1981

NAME OF SOCIETY	Head Office	Total Premiums and dues Collected in Canada	Total Premiums and dues Collected in Manitoba	Total Disbursements in Canada	Disbursements in Manitoba excluding Expenses	Total of Life & Annuity Certs in Manitoba at end 1980	Total of Life & Annuity Certs in Manitoba at end 1981	Total of Life & Annuity Certs in Canada at end 1981
Actra Fraternal Benefit Society	Toronto, Ont.	$ 636,702	$ 18,841	$ 271,242	$ 2,283	$ 737,000	$ 1,088,000	$ 34,188,500
Associated Canadian Travellers	Calgary, Alta.	316,694	21,109	73,556	2,400	66,748	64,951	522,195
Canadian Foresters Life Ins. Society	Brantford, Ont.	7,958,039	275,484	3,851,220	268,686	10,243,730	10,079,875	203,347,067
Canadian Woodmen of the World	London, Ont.	222,970	1,467	323,344	2,585	49,806	50,380	5,926,649
Independent Order of Foresters	Toronto, Ont.	28,804,635	1,617,038	9,854,441	544,554	94,761,671	91,313,227	1,802,355,807
Knights of Columbus	New Haven, Conn.	8,915,879	1,161,994	3,351,361	374,222	41,518,770	47,210,909	542,398,979
Labor Zionist Alliance	New York, N.Y.	46,189	2,858	38,455	2,164	88,500	82,390	593,793
Lutheran Life Insurance Society of Canada	Waterloo, Ont.	9,745,136	782,307	3,600,103	164,757	21,788,098	27,168,859	335,486,963
*Lutheran Mutual Aid Society	Waverley, Iowa	582	143	.....	.....	14,877	12,877	56,176
Manitoba Motor Club Ins. Co. Inc.	Winnipeg, Man.	86,036	86,036	34,000	34,000	65,997	69,511	69,511
North American Benefit Association	Port Huron, Mich.	812,605	745	371,628	1,823	56,416	21,301	54,365,421
The North-West Commercial Travellers Association of Canada	Winnipeg, Man.	234,552	85,408	156,610	52,760	3,073,710	3,959,205	10,763,420
Orange Lodge of British America	Toronto, Ont.	942,828	5,681	484,699	4,268	141,041	130,052	23,589,884
Sons of Scotland Benevolent Association	Toronto, Ont.	373,702	24,440	582,327	47,421	1,457,000	1,463,555	16,509,000
Ukrainian Fraternal Society of Canada	Winnipeg, Man.	135,374	51,607	204,882	84,000	1,815,960	1,755,960	5,017,041
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	Winnipeg, Man.	107,278	65,084	153,223	53,819	2,397,096	2,341,183	4,222,375
Ukrainian National Association, Inc.	Jersey City, N.J.	437,697	17,537	350,908	7,252	458,713	584,959	11,773,087
United Commercial Travellers of America	Columbus, Ohio	290,212	11,221	142,398	719	.....	.....	.....
Workers Benevolent Assoc. of Canada	Winnipeg, Man.	153,030	31,858	485,410	80,197	1,214,034	1,320,488	6,808,174
	Totals	$60,220,140	$4,260,858	$24,329,807	$1,727,910	$179,949,167	$188,717,682	$3,057,994,042

*These Societies are not licensed and are not writing new business; only collecting premiums on business in force in this Province

HAIL INSURANCE

Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Aetna Insurance Co.	$ 198,646	$ 84,571	709	606
Bay City General Insurance Company	.....	.....	.....	.....
Continental Insurance Co.	877,129	435,611	2,198	2,853
Co-operative Hail Insurance Co. Ltd.	1,201,812	506,935	2,416	2,427
Dominion Insurance Corporation	202,968	2,812	.....	Cr. 3
Great American Insurance Co.	222,171	149,412	502	368
Hanover Insurance Co.	133,557	52,014	.....	.....
INA Insurance Company of Canada	339,732	157,015	712	734
Royal Insurance Co. of Canada	.....	.....	1,457	1,359
St. Paul Fire & Marine Insurance Co.	546,805	146,560	.....	.....
Scottish & York Insurance Co. Ltd.	180,329	55,202	458	.....
Simcoe & Erie General Insurance Co.	238,904	54,549	604	546
Traders General Insurance Company	.....	.....	.....	.....
Travelers Indemnity Co.	136,288	73,933	.....	.....
Totals	$4,278,341	$1,718,614	9,056	8,890

RECIPROCAL EXCHANGES

RECIPROCAL EXCHANGES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Lumbermen's Underwriting Alliance	$310,768	$131,012	205	29
Truck Insurance Exchange	.....	.....	.....	.....
Totals	$310,768	$131,012	205	29

LIABILITY INSURANCE

Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 95,504	$ 740	253	24
Aetna Casualty & Surety Company	Cr. 26,739	Cr. 70,032	3	5
Aetna Casualty Co. of Canada	5,709	4,496	8	.....
Affiliated FM Insurance Company	15	Cr. 11,032	.....	833
Allianz Insurance Company	5,559	959	24	3
Allstate Insurance Co. of Canada	307,753	32,880	178	70
American Home Assurance Company	461,964	158,262	265	Cr. 68
Aviation & General Insurance Co. Ltd.	.....	.....	.....	Cr. 17
British Aviation Insurance Co.	14,652	Cr. 3,781	26	.....
Canada Accident & Fire Assnce. Co.	500	Cr. 29,338	.....	.....
Canadian General Insurance Co.	17,181	7,733	21	Cr. 1
Canadian Home Assurance Company	64,256	13,885	54	Cr. 98
Canadian Indemnity Co.	2,160,335	1,189,837	2,260	1,797
Canadian Surety Co.	420,084	534,211	380	498
Cardinal Insurance Company	.....	.....	18	.....
Casualty Co. of Canada	13,449	Cr. 3,635	.....	Cr. 33
Century Insurance Co. of Canada	223	.....	.....	5
Chateau Insurance Company	4,385	Cr. 1,062	4	Cr. 9
Chubb Insurance Company of Canada	.....	.....	14	13
Citadel General Assurance Co.	71,255	Cr. 7,365	75	45
Commerce & Industry Ins. Co. of Canada	Cr. 2,420	2,229	.....	Cr. 3
Commercial Union Assurance Co. of Canada	165,373	46,728	201	169
Commonwealth Insurance Company	.....	.....	1	14
Constitution Insurance Co. of Canada	39,601	15,632	38	18
Continental Insurance Company	663,616	65,981	165	90
Continental Ins. Co. of Canada	.....	Cr. 6,029	4	1
Co-operative Fire & Casualty Insur'ce Co.	329,459	197,033	334	179
Cornhill Insurance Company Ltd.	62	.....	.....	.....
Coronation Insurance Co. Ltd.	277	213	59	18
Cumis General Insurance Co.	28,360	1,282	22	.....
Cumis Insurance Society, Inc.	14,861	6,860	.....	.....
Dome Ins. Corp. Ltd.	20,499	.....	20	.....
Dominion Insurance Corporation	161,181	31,952	123	326
Dominion of Canada General Insurance Co.	79,771	1,864	95	56
Eagle Star Insurance Company Limited	4,368	.....	.....	.....
Eaton Bay Insurance Company	282	.....	34	.....
Ecclesiastical Insurance Office Ltd.	7,790	1,513	5	6
Economical Mutual Insurance Co.	106,981	92,252	102	24
Elite Insurance Company	4,506	25,311	34	Cr. 22
Employers Insurance of Wausau a Mutual Company	16,305	.....	75	.....
Equitable General Insurance Co.	1,578	.....	3	.....
Federal Insurance Company	11,024	53,227	.....	.....
Federated Mutual Ins. Co.	343,060	430,376	248	Cr. 66
Fidelity Insurance Co. of Canada	.....	.....	1	.....
Fireman's Fund Insurance Company	.....	Cr. 20,461	.....	.....
Fireman's Fund Ins. Co. of Canada	59,452	2,764	77	53
General Accident Assnce. Co. of Canada	233,180	21,032	215	95
General Security Insurance Co. of Canada	73,842	35,112	.....	.....
Gerling Global General Insurance Co.	51,247	17,500	101	53
Gibraltar General Insurance Company	78,115	13,574	76	103
Gore Mutual Insurance Company	6	Cr. 33,309	.....	Cr. 139
Grain Insurance & Guarantee Company	47,222	13,085	78	52
Groupe Desjardins, Assurances Générales	.....	.....	Cr. 19	12
Guardian Insurance Co. of Canada	141,000	175,000	152	147
Halifax Insurance Co.	53	.....	125	20
Hanover Insurance Company	.....	.....	.....	.....
Hartford Fire Insurance Company	Cr. 21,166	1,675	.....	.....
Home Insurance Company	83,545	6,624	138	42
Ideal Mutual Insurance Company	151	.....	.....	.....
INA Insurance Company of Canada	89,987	342	98	Cr. 32
Insurance Company of North America	.....	7,172	3	29
Insurance Corporation of Ireland	79,186	147,139	88	60
Jevco Insurance Company	18,292	.....	25	16
John Deere Insurance Company of Canada	.....	.....	3	.....
Kansa General Insurance Company	41,988	5,984	35	1
Liberty Mutual Fire Insurance Company	1,686	.....	2	.....
Liberty Mutual Insurance Co.	5,987	Cr. 574,964	5	Cr. 4
London & Midland General Insurance Co.	2,944	108	2	6
Lumbermen's Mutual Casualty Co.	24,541	.....	12	.....
Manitoba Mennonite Mutual Ins. Co.	21,336	367	29	39

LIABILITY INSURANCE — Continued

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Manitoba Public Insurance Corporation	1,073,192	309,800**	1,350	277**
Markel Insurance Co. of Canada	148,883	18,981	150	Cr. 14
Maryland Casualty Co.	.....	Cr. 9,305	.....	8
Midland Insurance Company	.....	15	.....	.....
New Hampshire Insurance Co.	185,352	49,477	189	46
New Rotterdam Insurance Co.	.....	.....	7	.....
Non Marine Underwriters, Members Lloyds	296,640	Cr. 41,548	144	Cr. 12
Norman Insurance Company Limited	36,166	15,684	36	18
Northern Union Insurance Company	199,835	16,548	269	122
Northumberland General Insurance Co.	94,666	61,711	130	Cr. 15
Orion Insurance Co.	63	Cr. 1,200	.....	.....
Pacific Employers Insurance Company	3,000	.....	5	.....
Pafco Insurance Company Ltd.	31,269	.....	97	12
Paragon Insurance Company of Canada	.....	.....	2	.....
Personal Insurance Co. of Canada	47,301	22,430	26	10
Phoenix Assurance Co. of Canada	31	.....	.....	.....
Pitts Insurance Company	15,130	Cr. 1,020	.....	.....
Portage la Prairie Mutual Ins. Co.	318,323	130,618	327	186
Prudential Assurance Co. Ltd.	835,046	468,531	920	139
Quebec Assurance Co.	204	.....	.....	.....
Red River Valley Mutual Ins. Co.	94,119	46,749	119	Cr. 2
Reliance Insurance Co.	972	.....	4	.....
Royal Insurance Co. of Canada	736,156	Cr. 10,215	720	946
St. Paul Fire & Marine Insurance Co.	1,870	26,358	1	Cr. 32
Safeco Insurance Co. of America	.....	.....	.....	.....
Saskatchewan Mutual Insurance Co.	43,885	18,104	46	Cr. 31
Scottish & York Insurance Co. Ltd.	363,403	106,419	469	56
Seaboard Surety Company	3,357	.....	8	.....
Security Insurance Co. of Hartford	Cr. 538	621	1	.....
Security Casualty Company	986	Cr. 336	.....	.....
Simcoe & Erie General Insurance Co.	477,375	487,219	506	328
Sovereign General Insurance Company	62,401	Cr. 1,209	58	13
Sun Alliance Insurance Company	666	Cr. 3,660	.....	.....
Switzerland General Insurance Co. Ltd.	34,635	Cr. 1,847	38	Cr. 2
Symons General Insurance Company	26,344	6,492	55	57
Tokio Marine & Fire Insurance Co. Ltd.	.....	.....	.....	.....
Toronto General Insurance Company	14,057	6,327	17	.....
Traders General Insurance Co.	7,810	3,515	9	.....
Transport Insurance Company	6,724	.....	15	.....
Travelers Indemnity Co.	29,618	Cr. 41,989	Cr. 14	Cr. 99
Travelers Indemnity Co. of Canada	87,871	Cr. 21,194	57	Cr. 84
United Canada Insurance Company	10,729	.....	24	.....
United States Fidelity & Guaranty Co.	3,056	35,144	9	Cr. 67
United States Fire Insurance Co.	71,318	33,317	75	108
Utica Mutual Insurance Company	4,170	2,500	3	Cr. 2
Victoria Insurance Company of Canada	5,762	.....	26	9
Wawanesa Mutual Insurance Co.	375,709	136,490	399	140
Western Assurance Company	72,454	15,292	42	9
Yasuda Fire & Marine Insurance Co. Ltd.	87	.....	.....	.....
Zurich Insurance Co.	3,507	Cr. 4,677	16	Cr. 2
Totals	$12,468,877	$4,482,068	$12,755	$6,552

**This amount does not include adjustment expenses.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1981

NAME	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
Abbey Life Insurance Company of Canada	$ 32,559	.....	$ 32,559	$ 3,107	$.....	$ 3,107
Acadia Life Insurance Company (The)	31,000	.....	31,000	14,000	.....	14,000
Aetna Life Insurance Company	18,968	508,224	527,192	.....	.....	.....
Alexander Hamilton Life Ins. Co. of America	.....	15,835	15,835	.....	.....	.....
Allstate Life Insurance Company	2,913	.....	2,913	.....	.....	.....
Allstate Life Insurance Company of Canada	39,762	46,563	86,325	1,210	.....	1,210
American Bankers Life Assur. Co. of Florida	333	22,025	22,358	.....	.....	.....
American Health & Life Insurance Company	.....	964	964	.....	.....	.....
American Life Insurance Company	65,000	.....	65,000	.....	.....	.....
Atlantic Mutual Life Assurance Company	.....	44,310	44,310	.....	.....	.....
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
* Bankers Life Company	.....	.....	.....	.....	.....	.....
Canada Life Assurance Company (The)	1,451,295	6,842,531	8,293,826	7,072,443	87,469	7,159,912
Canadian General Life Insurance Company	138,038	323,223	461,261	6,136	.....	6,136
Capitol Life Insurance Company (The)	.....	14	14	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	.....	28,345	28,345	.....	.....	.....
Citadel Life Assurance Company	919,000	376,000	1,295,000	316,000	.....	316,000
College Retirement Equities Fund	.....	.....	.....	1,421	.....	1,421
Colonia Life Insurance Company	3,158	.....	3,158	105,000	.....	105,000
Combined Insurance Company of America	836	1,548	2,384	.....	.....	.....
Commercial Life Assur. Co. of Canada (The)	23,337	27,316	50,653	1,000	.....	1,000
Commercial Union Assurance Company Ltd.	443,392	42,161	485,553	15,606	.....	15,606
Confederation Life Insurance Company	1,502,668	1,799,205	3,301,873	3,858,191	1,601,400	5,459,591
Connecticut General Life Insurance Company	1,652	56,319	57,971	.....	2,426	2,426
Constellation Assurance Company	227	.....	227	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	4,058	9,367	13,425	159	.....	159
Cooperators Life Insurance Company	896,110	1,848,817	2,744,927	94,106	370,853	464,959
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	2,134,752	1,059,184	3,193,936	1,496,328	219,424	1,715,752
Cumis Life Insurance Company	76,946	1,202,571	1,279,517	132,687	584,883	717,570
* Cuna Mutual Insurance Society	83,578	.....	83,578	12,861	.....	12,861
Desjardins Mutual Life Assurance Company	1,491	534,851	536,342	.....	.....	.....
Dominion Life Assurance Company (The)	507,240	223,772	731,012	5,503,056	2,506	5,505,562
Dominion of Canada General Insurance Company (The)	40,581	85,687	126,268	131,563	.....	131,563
Eaton Bay Life Assurance Company	430,841	597,902	1,028,743	4,331,782	5,311	4,337,093
P. Empire Life Insurance Company	575,243	238,756	813,999	105,160	58,101	163,261

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1981

NAME	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
Equitable Life Assurance Society of the U.S.A. (The)	7,619	104,223	111,842	.....	31,978	31,978
Equitable Life Insurance Co. of Canada (The)	1,692,679	777,640	2,470,319	1,726,786	119,680	1,846,466
Excelsior Life Insurance Company (The)	1,157,739	908,760	2,066,499	1,956,766	1,411,126	3,367,892
Family Life Assurance Company	171,646	20	171,666	787,135	5,667	792,802
Federated Life Insurance Company	200,924	26,751	227,675	1,000	.....	1,000
Fidelity Life Assurance Company	466,213	136,822	603,035	3,474,485	.....	3,474,485
Financial Life Assurance Company of Canada	3,928	3,102	7,030	732	.....	732
Fireman's Fund American Life Insurance Co.	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	55,298	55,298	.....	.....	.....
Franklin Life Insurance Company	13,000	.....	13,000	.....	.....	.....
General American Life Insurance Company	.....	.....	.....	.....	.....	.....
Glacier National Life Assurance Company	10,942	.....	10,942	.....	.....	.....
Globe Life Insurance Company	107,019	15,029	122,048	.....	.....	.....
Great-West Life Assurance Company (The)	10,771,952	11,249,217	22,021,169	33,594,099	50,752,050	84,346,149
Imperial Life Assur. Co. of Canada (The)	2,650,302	581,262	3,231,564	6,762,520	306,311	7,068,831
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	361	26,558	26,919	.....	.....	.....
John Hancock Mutual Life Insurance Co.	7,640	44,366	52,006	.....	2,766	2,766
Laurier Life Insurance Company	51,040	21,974	73,014	.....	.....	.....
Life Insurance Company of North America	.....	453	453	.....	.....	.....
Life Investors Insurance Company of America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	14,293,904	1,522,218	15,816,122	3,615,885	2,604,328	6,220,213
Manufacturers Life Insurance Company (The)	5,369,918	106,194	5,476,112	20,169,273	8,774,520	28,943,793
Maritime Life Assurance Company (The)	2,918,692	429,166	3,347,858	5,430,283	.....	5,430,283
* Massachusetts General Life Insurance Co.	32,235	.....	32,235	.....	.....	.....
Massachusetts Mutual Life Insurance Co.	102	703	805	.....	41	41
Metropolitan Life Insurance Company	2,814,103	1,188,480	4,002,583	555,631	1,932,168	2,487,799
* Ministers Life, A Mutual Life Insurance Co.	5,237	.....	5,237	.....	.....	.....
Minnesota Mutual Life Insurance Co. (The)	.....	2,997	2,997	.....	.....	.....
Monarch Life Assurance Company (The)	4,213,271	109,337	4,322,608	4,869,144	1,664,130	6,533,274
Montreal Life Insurance Company	223,591	11,803	235,394	204,515	425,471	629,986
Mony Life Insurance Company of Canada	1,076,212	.....	1,076,212	616,745	.....	616,745
Mutual Life Assur. Co. of Canada (The)	5,455,000	1,057,000	6,512,000	13,475,000	6,767,000	20,242,000
* Mutual Life & Citizens Assur. Co. Ltd. (The)	1,551	.....	1,551	.....	.....	.....
Mutual Life Insurance Company of New York (The)	179,582	6,317	185,899	92	.....	92
Mutual of Omaha Insurance Company	462,507	470,094	932,601	67,517	8,635	76,152
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assur. Co. of Canada (The)	172,819	788,406	961,225	246,605	.....	246,605
New York Life Insurance Company	4,196,284	78,000	4,274,284	173,820	.....	173,820

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1981

NAME	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
North American Life and Casualty Company	86,687	4,735	91,422	547	.....	547
North American Life Assurance Company	1,793,182	484,040	2,277,222	4,232,810	2,553,676	6,786,486
Northern Life Assurance Company of Canada	349,607	64,389	413,996	91,549	42,262	133,811
North West Life Assur. Co. of Canada (The)	493,898	16,594	510,492	155,786	.....	155,786
Norwich Union Life Insurance Society (The)	212,816	2,301	215,117	118,773	Cr. 1,227	117,546
Occidental Life Insurance Co. of Canada	397,877	.....	397,877	133,632	37,767	171,399
Old Republic Life Insurance Company	.....	32,611	32,611	.....	.....	.....
Paul Revere Life Insurance Company (The)	783,383	7,981	791,364	29,741	.....	29,741
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	77,379	109,159	186,538	.....	.....	.....
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	423,032	.....	423,032	26,265	.....	26,265
Pioneer Life Assurance Company	3,963,871	.....	3,963,871	14,139	.....	14,139
Pitts Life Insurance Company	9,533	733	10,266	.....	.....	.....
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	.....	80,129	80,129	.....	.....	.....
Provident Life and Accident Insurance Co.	.....	130,155	130,155	.....	.....	.....
Prudential Assurance Company Limited (The)	1,392,656	119,074	1,511,730	1,160,784	166,342	1,327,126
Prudential Insurance Company of America	2,202,294	2,496,644	4,698,938	189,142	31,116	220,258
Reliable Life Insurance Company	3,211	321,766	324,977	.....	.....	.....
Royal Insurance Company Limited	176,016	11,094	187,110	1,376	.....	1,376
Royal Life Insurance Limited	.....	.....	.....	.....	.....	.....
Safeguard Life Assurance Company (The)	12,328	.....	12,328	377	.....	377
Sovereign Life Assur. Co. of Canada (The)	399,554	.....	399,554	8,224	.....	8,224
Standard Life Assurance Company (The)	665,870	11,059	676,929	152,335	258,580	410,915
Sun Alliance and London Assurance Co. Ltd.	11,732	.....	11,732	.....	.....	.....
Sun Life Assurance Company of Canada	5,957,945	3,094,976	9,052,921	9,349,743	6,162,677	15,512,420
Teachers Insurance and Annuity Association of America	4,802	.....	4,802	18,539	.....	18,539
Toronto Mutual Life Insurance Company	48,994	.....	48,994	16,500	.....	16,500
Transamerica Occidental Life Insurance Co.	1,333,960	68,938	1,402,898	.....	.....	.....
Travelers Insurance Company (The)	103,451	64,047	167,498	.....	.....	.....
Travelers Life Insurance Company of Canada	80,913	287,634	368,547	858,389	548,699	1,407,088
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
United American Insurance Company	204	.....	204	.....	.....	.....
* United Benefit Life Insurance Company	8,728	.....	8,728	.....	.....	.....
Wawanesa Mutual Life Insurance Co. (The)	1,163,816	177,246	1,341,062	1,472,242	.....	1,472,242
Western Life Assurance Company (The)	40,170	.....	40,170	.....	876	876
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	291,322	58,440	349,762	518,439	15,612	534,051
Totals	$90,642,221	$43,301,425	$133,943,646	$139,479,181	$87,554,624	$227,033,805

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED — INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
Abbey Life Insurance Company of Canada	$ 400,000	$.....	$.....	$.....	$ 218	$ 400,218
Acadia Life Insurance Company (The)	19,000	.....	.....	11,000	.....	30,000
Aetna Life Insurance Company	3,610	120	1,000	43,324	933	48,987
Alexander Hamilton Life Ins. Co. of America	.....	.....	.....	.....	.....	.....
Allstate Life Insurance Company	.....	.....	.....	.....	.....	.....
Allstate Life Insurance Company of Canada	.....	448	.....	12,436	.....	12,884
American Bankers Life Assur. Co. of Florida	.....	.....	.....	.....	.....	.....
American Health & Life Insurance Company	.....	.....	.....	.....	.....	.....
American Life Insurance Company	6,000	.....	.....	.....	.....	6,000
Atlantic Mutual Life Assurance Company	.....	.....	.....	.....	.....	.....
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
* Bankers Life Company	.....	.....	.....	.....	.....	.....
Canada Life Assurance Company (The)	414,245	615	86,042	821,156	409,571	1,731,629
Canadian General Life Insurance Company	1,310	.....	.....	1,144	.....	2,454
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Citadel Life Assurance Company	33,000	2,000	8,000	385,000	86,000	514,000
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	.....	.....	.....	.....	207	207
Combined Insurance Company of America	23	.....	.....	16	.....	39
Commercial Life Assur. Co. of Canada (The)	25,572	.....	2,000	26,805	1,091	55,468
Commercial Union Assurance Company Ltd.	108,109	.....	3,449	127,263	172,788	411,609
Confederation Life Insurance Company	354,222	13,600	171,344	838,456	480,199	1,857,821
Connecticut General Life Insurance Company	.....	.....	.....	.....	.....	.....
Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	1,000	.....	.....	1,114	375	2,489
Cooperators Life Insurance Company	59,391	.....	7,300	165,455	114,630	346,776
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	273,841	1,165	130,842	879,744	424,582	1,710,174
Cumis Life Insurance Company	3,670	.....	.....	34	3,731	7,435
* Cuna Mutual Insurance Society	3,296	.....	.....	21,222	15,057	39,575
Desjardins Mutual Life Assurance Company	.....	.....	.....	.....	75	75
Dominion Life Assurance Company (The)	211,737	.....	35,552	284,843	113,944	646,076
Dominion of Canada General Insurance Company (The)	23,532	.....	9,649	47,922	.....	81,103
Eaton Bay Life Assurance Company	176,984	.....	20,383	179,943	6,781	384,091
P. Empire Life Insurance Company	11,807	.....	9,805	236,555	40,992	299,159
Equitable Life Assurance Society of the U.S.A. (The)	Cr. 616	.....	.....	.....	4,183	3,567

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
Equitable Life Insurance Co. of Canada (The)	71,567	2,400	9,357	435,906	430,171	949,401
Excelsior Life Insurance Company (The)	81,423	4,200	31,244	485,308	83,999	686,174
Family Life Assurance Company	35,225	.....	.....	105,279	348	140,852
Federated Life Insurance Company	30,000	.....	.....	40,005	.....	70,005
Fidelity Life Assurance Company	24,000	6,300	22,867	176,004	47,735	276,906
Financial Life Assurance Company of Canada	.....	.....	.....	900	26	926
Fireman's Fund American Life Insurance Co.	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	.....	.....	.....	.....	.....
Franklin Life Insurance Company	.....	.....	.....	4,000	1,000	5,000
General American Life Insurance Company	.....	.....	.....	.....	.....	.....
Glacier National Life Assurance Company	4,000	.....	1,500	6,393	.....	11,893
Globe Life Insurance Company	8,217	.....	.....	28,462	.....	36,679
Great-West Life Assurance Company (The)	2,497,108	233,200	442,481	3,961,911	2,979,463	10,114,163
Imperial Life Assur. Co. of Canada (The)	2,267,205	120	110,478	640,763	340,315	3,358,881
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Co.	.....	.....	.....	.....	5,839	5,839
Laurier Life Insurance Company	7,971	.....	.....	200	.....	8,171
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
Life Investors Insurance Company of America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	2,213,288	39,714	308,019	3,185,842	4,543,579	10,290,442
Manufacturers Life Insurance Company (The)	2,068,819	1,926	174,539	1,511,966	933,307	4,690 ,57
Maritime Life Assurance Company (The)	376,349	.....	2,500	373,415	12,281	764,545
* Massachusetts General Life Insurance Co.	8,300	.....	.....	31,732	11,540	51,572
Massachusetts Mutual Life Insurance Co.	.....	.....	.....	.....	103	103
Metropolitan Life Insurance Company	526,086	7,919	290,431	1,010,352	1,186,014	3,020,802
* Ministers Life, A Mutual Life Insurance Co.	.....	.....	1,000	9,320	2,382	12,702
Minnesota Mutual Life Insurance Co. (The)	.....	.....	.....	.....	.....	.....
Monarch Life Assurance Company (The)	787,784	960	231,544	1,371,338	838,181	3,229,807
Montreal Life Insurance Company	6,267	27	13,166	124,900	27,969	172,329
Mony Life Insurance Company of Canada	80,000	.....	.....	94,677	43,566	218,243
Mutual Life Assur. Co. of Canada (The)	839,000	18,000	90,000	2,258,000	1,731,000	4,936,000
* Mutual Life & Citizens Assur. Co. Ltd. (The)	543	.....	2,042	541	1,105	4,231
Mutual Life Insurance Company of New York (The)	121,414	1,875	4,500	123,885	98,441	350,115
Mutual of Omaha Insurance Company	15,871	.....	.....	127,127	39,682	182,680
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assur. Co. of Canada (The)	7,461	.....	8,218	108,961	25,770	150,410
New York Life Insurance Company	568,107	2,050	18,817	617,650	531,875	1,738,499
North American Life and Casualty Company	54,358	.....	5,118	88,847	.....	148,323
North American Life Assurance Company	475,054	300	117,132	769,032	559,225	1,920,743
Northern Life Assurance Company of Canada	31,756	.....	36,167	71,973	37,550	177,446

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P. Provincial Company.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED — INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
North West Life Assur. Co. of Canada (The)	25,000	.....	.....	8,136	1,183	34,319
Norwich Union Life Insurance Society (The)	32,015	.....	9,933	161,819	36,487	240,254
Occidental Life Insurance Co. of Canada	707	.....	.....	2,564	2,382	5,653
Old Republic Life Insurance Company	.....	.....	.....	.....	.....	.....
Paul Revere Life Insurance Company (The)	109,675	.....	10,934	393,579	.....	514,188
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	.....	.....	.....	16,398	.....	16,398
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	67,871	.....	.....	11,122	.....	78,993
Pioneer Life Assurance Company	53,522	.....	926,079	443,388	665,294	2,088,283
Pitts Life Insurance Company	.....	.....	.....	.....	.....	.....
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	.....	.....	.....	.....	.....	.....
Provident Life and Accident Insurance Co.	.....	.....	.....	.....	.....	.....
Prudential Assurance Company Limited (The)	395,918	.....	56,316	991,738	474,189	1,918,161
Prudential Insurance Company of America	492,248	Cr. 467	270,342	624,902	820,629	2,207,654
Reliable Life Insurance Company	.....	.....	4,764	670	189	5,623
Royal Insurance Company Limited	55,511	.....	20,967	33,749	16,162	126,389
Royal Life Insurance Limited	.....	.....	.....	.....	.....	.....
Safeguard Life Assurance Company (The)	12,000	.....	9,000	18,074	4,462	43,536
Sovereign Life Assur. Co. of Canada (The)	130,193	.....	42,947	166,425	.....	339,565
Standard Life Assurance Company (The)	216,115	.....	31,690	355,551	233,406	836,762
Sun Alliance and London Assurance Co. Ltd.	.....	.....	19,650	3,090	1,772	24,512
Sun Life Assurance Company of Canada	951,989	3,610	201,618	2,145,409	1,628,775	4,931,401
Teachers Insurance and Annuity Association of America	.....	.....	.....	.....	2,520	2,520
Toronto Mutual Life Insurance Company	8,055	300	2,000	16,889	2,277	29,521
Transamerica Occidental Life Insurance Co.	472,236	.....	7,505	152,062	46	631,849
Travelers Insurance Company (The)	28,786	722	45,686	147,075	.....	222,269
Travelers Life Insurance Company of Canada	13,742	.....	.....	5,432	.....	19,174
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
United American Insurance Company	.....	.....	.....	.....	.....	.....
* United Benefit Life Insurance Company	.....	.....	7,975	15,392	.....	23,367
Wawanesa Mutual Life Insurance Co. (The)	46,500	.....	4,500	62,260	71,905	185,165
Western Life Assurance Company (The)	4,250	.....	11,705	16,611	3,866	36,432
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	31,521	.....	58,563	122,430	47,324	259,838
Totals	$18,484,760	$341,104	$4,148,660	$27,762,886	$20,400,691	$71,138,101

*These Companies not writing new business in this Province; only collect premiums on business in force.

P Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED (Concluded) — GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
Abbey Life Insurance Company of Canada	$.....	$.....	$.....	$.....	$.....	$ 400,218
Acadia Life Insurance Company (The)	.....	.....	.....	.....	.....	30,000
Aetna Life Insurance Company	913,175	.....	3,447	212,505	1,129,127	1,178,114
Alexander Hamilton Life Ins. Co. of America	39,016	.....	.....	.....	39,016	39,016
Allstate Life Insurance Company	.....	.....	.....	.....	.....	.....
Allstate Life Insurance Company of Canada	171,000	.....	.....	.....	171,000	183,884
American Bankers Life Assur. Co. of Florida	34,494	.....	.....	.....	34,494	34,494
American Health & Life Insurance Company	.....	.....	.....	.....	.....	.....
American Life Insurance Company	.....	.....	.....	.....	.....	6,000
Atlantic Mutual Life Assurance Company	26,000	.....	.....	.....	26,000	26,000
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
* Bankers Life Company	.....	.....	.....	.....	.....	.....
Canada Life Assurance Company (The)	6,150,399	402,793	1,211	1,231,432	7,785,835	9,517,464
Canadian General Life Insurance Company	167,873	.....	.....	87,735	255,608	258,062
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	11,133	.....	.....	.....	11,133	11,133
Citadel Life Assurance Company	153,000	.....	.....	.....	153,000	667,000
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	.....	.....	.....	.....	.....	207
Combined Insurance Company of America	.....	.....	.....	.....	.....	39
Commercial Life Assur. Co. of Canada (The)	5,855	.....	.....	.....	5,855	61,323
Commercial Union Assurance Company Ltd.	1,000	.....	.....	.....	1,000	412,609
Confederation Life Insurance Company	1,648,858	82,936	4	276,704	2,008,502	3,866,323
Connecticut General Life Insur. Co. **819	5,166	1,632	.....	.....	7,617	7,617
Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	.....	.....	.....	.....	.....	2,489
Cooperators Life Insurance Company	1,253,104	25,726	.....	140,048	1,418,878	1,765,654
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	577,156	.....	1,594	Cr. 72,581	506,169	2,216,343
Cumis Life Insurance Company	761,164	25,827	.....	118,027	905,018	912,453
* Cuna Mutual Insurance Society	.....	.....	.....	.....	.....	39,575
Desjardins Mutual Life Assurance Company	90,199	120,319	.....	234,689	445,207	445,282
Dominion Life Assurance Company (The)	183,184	.....	.....	.....	183,184	829,260
Dominion of Canada General Insurance Company (The)	36,073	.....	.....	.....	36,073	117,176
Eaton Bay Life Assurance Company	535,050	14,246	.....	.....	549,296	933,387
P. Empire Life Insurance Company	74,501	.....	.....	.....	74,501	373,660
Equitable Life Assurance Society of the U.S.A. (The)	12,882	.....	.....	13,738	26,620	30,187
Equitable Life Insurance Co. of Canada (The)	508,632	.....	.....	143,769	652,401	1,601,802

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED (Concluded) — GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
Excelsior Life Insurance Company (The)	920,613	20	22,925	5,706	949,264	1,635,438
Family Life Assurance Company	.....	.....	.....	.....	.....	140,852
Federated Life Insurance Company	.....	.....	.....	.....	.....	70,005
Fidelity Life Assurance Company	8,600	.....	.....	.....	8,600	285,506
Financial Life Assurance Company of Canada	10,924	.....	.....	.....	10,924	11,850
Fireman's Fund American Life Insurance Co.	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	22,895	.....	.....	.....	22,895	22,895
Franklin Life Insurance Company	.....	.....	.....	.....	.....	5,000
General American Life Insurance Company	.....	.....	.....	.....	.....	.....
Glacier National Life Assurance Company	.....	.....	.....	.....	.....	11,893
Globe Life Insurance Company	40,359	.....	43,005	.....	83,364	120,043
Great-West Life Assurance Company (The)	6,272,640	16,172	7,906	3,890,674	10,187,392	20,301,555
Imperial Life Assur. Co. of Canada (The)	155,235	.....	5,515	33,900	194,650	3,553,531
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	Cr. 901	.....	.....	.....	Cr. 901	Cr. 901
John Hancock Mutual Life Insurance Co.	700	3	.....	1,423	2,126	7,965
Laurier Life Insurance Company	.....	.....	.....	.....	.....	8,171
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
Life Investors Insurance Company of America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	955,903	10,806	.....	116,731	1,083,440	11,373,882
Manufacturers Life Insurance Company (The)	38,180	.....	.....	100	38,280	4,728,837
Maritime Life Assurance Company (The)	171,075	.....	.....	.....	171,075	935,620
* Massachusetts General Life Insurance Co.	.....	.....	.....	.....	.....	51,572
Massachusetts Mutual Life Insurance Co.	Cr. 344	.....	.....	Cr. 853	Cr. 1,197	Cr. 1,094
Metropolitan Life Insurance Company	854,782	3,684	.....	140,914	999,380	4,020,182
* Ministers Life, A Mutual Life Insurance Co.	.....	.....	.....	.....	.....	12,702
Minnesota Mutual Life Insurance Co. (The)	.....	.....	.....	Cr. 1,237	Cr. 1,237	Cr. 1,237
Monarch Life Assurance Company (The)	304,774	.....	.....	.....	304,774	3,534,581
Montreal Life Insurance Company	2,500	.....	.....	.....	2,500	174,829
Mony Life Insurance Company of Canada	.....	.....	.....	.....	.....	218,243
Mutual Life Assur. Co. of Canada (The)	817,000	29,000	13,000	87,000	946,000	5,882,000
* Mutual Life & Citizens Assur. Co. Ltd. (The)	.....	.....	.....	.....	.....	4,231
Mutual Life Insurance Company of New York (The)	.....	.....	.....	44	44	350,159
Mutual of Omaha Insurance Company	303,867	.....	.....	.....	303,867	486,547
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assur. Co. of Canada (The)	770,718	10,528	2,225	536	784,007	934,417
New York Life Insurance Company	49,000	.....	.....	22,000	71,000	1,809,499
North American Life and Casualty Company	Cr. 1,390	.....	.....	.....	Cr. 1,390	146,933
North American Life Assurance Company	180,088	3,281	3,184	46,564	233,117	2,153,860
Northern Life Assurance Company of Canada	24,842	.....	.....	1,346	26,188	203,634
North West Life Assur. Co. of Canada (The)	.....	.....	.....	.....	.....	34,319

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED (Concluded) — GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
Norwich Union Life Insurance Society (The)	.....	.....	.....	.....	.....	240,254
Occidental Life Insurance Co. of Canada	.....	.....	.....	.....	.....	5,653
Old Republic Life Insurance Company	16,770	.....	.....	.....	16,770	16,770
Paul Revere Life Insurance Company (The)	Cr. 138	.....	.....	.....	Cr. 138	514,050
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	36,047	.....	.....	18,105	54,152	70,550
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	.....	.....	.....	.....	.....	78,993
Pioneer Life Assurance Company	.....	.....	.....	.....	.....	2,088,283
Pitts Life Insurance Company	.....	.....	.....	.....	.....	.....
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	13,136	.....	.....	.....	13,136	13,136
Provident Life and Accident Insurance Co.	314,550	.....	.....	.....	314,550	314,550
Prudential Assurance Company Limited (The)	145,400	.....	.....	Cr. 85,869	59,531	1,977,692
Prudential Insurance Company of America	1,350,322	20,874	6,333	37,764	1,415,293	3,622,947
Reliable Life Insurance Company	348,200	.....	.....	.....	348,200	353,823
Royal Insurance Company Limited	.....	.....	.....	.....	.....	126,389
Royal Life Insurance Limited	.....	.....	.....	.....	.....	.....
Safeguard Life Assurance Company (The)	.....	.....	.....	.....	.....	43,536
Sovereign Life Assur. Co. of Canada (The)	.....	717	.....	.....	717	340,282
Standard Life Assurance Company (The)	8,533	.....	.....	1,849	10,382	847,144
Sun Alliance and London Assurance Co. Ltd.	.....	.....	.....	.....	.....	24,512
Sun Life Assurance Company of Canada	2,127,059	Cr. 1,054	.....	365,357	2,491,362	7,422,763
Teachers Insurance and Annuity Association of America	.....	.....	.....	.....	.....	2,520
Toronto Mutual Life Insurance Company	.....	.....	.....	.....	.....	29,521
Transamerica Occidental Life Insurance Co.	61,231	.....	.....	.....	61,231	693,080
Travelers Insurance Company (The)	111,068	4	.....	.....	111,072	333,341
Travelers Life Insurance Company of Canada	358,359	.....	.....	.....	358,359	377,533
Union Mutual Life Insurance Company	Cr. 5	.....	.....	.....	Cr. 5	Cr. 5
United American Insurance Company	.....	.....	.....	.....	.....	.....
* United Benefit Life Insurance Company	.....	.....	.....	.....	.....	23,367
Wawanesa Mutual Life Insurance Co. (The)	99,462	.....	.....	.....	99,462	284,627
Western Life Assurance Company (The)	.....	.....	.....	.....	.....	36,432
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	.....	.....	.....	.....	.....	259,838
Totals **$819	$30,250,968	$767,514	$110,349	$7,068,120	$38,197,770	$109,335,871

* These Companies not writing new business in this Province; only collect premiums on business in force. ** Matured Endowments P. Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
Abbey Life Insurance Company of Canada	$.....	$ 1,200	$.....	$.....	$ 1,200	$.....	$.....	$.....	$.....	$.....	$ 1,200	$ 401,418
Acadia Life Insurance Company (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30,000
Aetna Life Insurance Company	.....	.....	.....	.....	.....	.....	Cr. 36	.....	.....	Cr. 36	Cr. 36	1,178,078
Alexander Hamilton Life Ins. Co. of America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	39,016
Allstate Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Allstate Life Insurance Company of Canada	.....	.....	6,418	.....	6,418	.....	.....	.....	.....	.....	6,418	190,302
American Bankers Life Assur. Co. of Florida	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34,494
American Health & Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,000
Atlantic Mutual Life Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	26,000
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
* Bankers Life Company	.....	.....	.....	.....	.....	.....	4,646	.....	.....	4,646	4,646	4,646
Canada Life Assurance Company (The)	6,793	1,190,304	855,884	36,762	2,089,743	Cr. 953	576,824	22,709	3,412	601,992	2,691,735	12,209,199
Canadian General Life Insurance Company	.....	2,136	.....	.....	2,136	.....	.....	.....	.....	.....	2,136	260,198
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,133
Citadel Life Assurance Company	.....	41,000	505,000	14,000	560,000	.....	5,000	.....	.....	5,000	565,000	1,232,000
College Retirement Equities Fund	.....	2,861	.....	.....	2,861	.....	.....	.....	.....	.....	2,861	2,861
Colonia Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	207
Combined Insurance Company of America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	39
Commercial Life Assur. Co. of Canada (The)	.....	884	1,223	.....	2,107	.....	4,444	.....	.....	4,444	6,551	67,874
Commercial Union Assurance Company Ltd.	.....	3,127	30,447	80	33,654	.....	.....	.....	.....	.....	33,654	446,263
Confederation Life Insurance Company	113,689	1,896,232	850,823	37,266	2,898,010	13,786	698,246	.....	10,696	722,728	3,620,738	7,487,061
Connecticut General Life Insurance Company	.....	.....	.....	.....	.....	.....	850	.....	.....	850	850	8,467
Constellation Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	.....	.....	.....	159	159	.....	.....	.....	.....	.....	159	2,648
Cooperators Life Insurance Company	1,855	165,119	179,112	12,522	358,608	43,223	94,802	180,774	66,305	385,104	743,712	2,509,366
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	1,616	1,152,849	863,951	29,266	2,047,682	19,071	184,134	155,513	.....	358,718	2,406,400	4,622,743
Cumis Life Insurance Company	.....	20,965	3,275	86	24,326	.....	.....	352,267	.....	352,267	376,593	1,289,046
* Cuna Mutual Insurance Society	4,915	5,450	88,729	5,231	104,325	.....	.....	.....	.....	.....	104,325	143,900
Desjardins Mutual Life Assurance Company	.....	.....	.....	.....	.....	.....	823	.....	.....	823	823	446,105
Dominion Life Assurance Company (The)	4,735	2,017,705	171,358	4,460	2,198,258	.....	58,956	18,066	.....	77,022	2,275,280	3,104,540
Dominion of Canada General Insurance Company (The)	.....	91,339	9,332	.....	100,671	.....	18,769	.....	.....	18,769	119,440	236,616
Eaton Bay Life Assurance Company	3,872	767,553	1,590,262	.....	2,361,687	.....	1,597	.....	.....	1,597	2,363,284	3,296,671
P. Empire Life Insurance Company	.....	161,407	339,319	Cr. 1,899	498,827	1,080	14,049	10,181	.....	25,310	524,137	897,797
Equitable Life Assurance Society of the U.S.A. (The)	.....	.....	.....	.....	.....	.....	4,949	.....	330	5,279	5,279	35,466
Equitable Life Insurance Co. of Canada (The)	92,691	576,792	961,365	22,442	1,653,290	.....	22,237	61,747	.....	83,984	1,737,274	3,339,076

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
Excelsior Life Insurance Company ('	**173,755	57,624	.....	964,738	747	1,196,864	43,902	131,872	724,345	.....	900,119	2,096,983	3,732,421
Family Life Assurance Company		1,303	1,255	460,268	.....	462,826	.....	.....	142,860	.....	142,860	605,686	746,538
Federated Life Insurance Company		.....	28,210	.....	.....	28,210	.....	.....	.....	.....	.....	28,210	98,215
Fidelity Life Assurance Company	***Cr. 400	24,001	271,495	795,871	3,303	1,094,270	.....	16,287	.....	.....	16,287	1,110,557	1,396,063
Financial Life Assurance Company of Canada		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,850
Fireman's Fund American Life Insurance Co.		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	22,895
Franklin Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,000
General American Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Glacier National Life Assurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,893
Globe Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	120,043
Great-West Life Assurance Company (The)		312,379	4,176,564	7,370,831	381,119	12,240,893	1,114,776	7,859,086	17,579,625	2,384,943	28,938,430	41,179,323	61,480,878
Imperial Life Assur. Co. of Canada (The)		2,850	1,813,792	2,300,952	11,561	4,130,155	.....	25,066	134,690	.....	159,756	4,289,911	7,843,442
INA Life Insurance Company of Canada		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company		.....	23,059	.....	.....	23,059	.....	.....	.....	.....	.....	23,059	22,158
John Hancock Mutual Life Insurance Co.		.....	.....	198,706	.....	198,706	9	363	130	1,033	1,535	200,241	208,206
Laurier Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,171
Life Insurance Company of North America		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Life Investors Insurance Company of America		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Life Insurance Company		31,261	1,384,948	851,066	219,863	2,487,138	177,092	369,704	689,120	.....	1,235,916	3,723,054	15,096,936
Manufacturers Life Insurance Company (The)		250,246	7,350,498	5,456,094	126,369	13,183,207	100,985	171,810	2,123,426	210,590	2,606,811	15,790,018	20,518,855
Maritime Life Assurance Company (The)		67,361	807,322	350,363	274	1,225,320	.....	.....	.....	.....	.....	1,225,320	2,160,940
* Massachusetts General Life Insurance Co.		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	51,572
Massachusetts Mutual Life Insurance Co.		.....	.....	.....	.....	.....	.....	25,507	.....	.....	25,507	25,507	24,413
Metropolitan Life Insurance Co.	****3,571	28,511	162,107	219,721	60,358	470,697	3,016	155,895	8,644	23,618	194,744	665,441	4,685,623
* Ministers Life, A Mutual Life Insurance Co.		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12,702
Minnesota Mutual Life Insurance Co. (The)		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cr. 1,237
Monarch Life Assurance Company (The)		80,609	1,877,718	3,061,995	43,061	5,063,383	96,662	427,804	770,329	.....	1,294,795	6,358,178	9,892,759
Montreal Life Insurance Company		.....	49,392	25,507	5,629	80,528	.....	45,305	6,449	.....	51,754	132,282	307,111
Mony Life Insurance Company of Canada		.....	11,638	197,266	2,706	211,610	.....	.....	.....	.....	.....	211,610	429,853
Mutual Life Assur. Co. of Canada (The)		150,000	2,211,000	2,403,000	52,000	4,816,000	52,000	290,000	231,000	.....	573,000	5,389,000	11,271,000
* Mutual Life & Citizens Assur. Co. Ltd. (The)		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,231
Mutual Life Insurance Company of New York (The)		.....	299	.....	.....	299	.....	.....	.....	.....	.....	299	350,458
Mutual of Omaha Insurance Company		.....	11,556	99,751	14,414	125,721	.....	594	.....	.....	594	126,315	612,862
National Fidelity Life Insurance Company		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Life Assur. Co. of Canada (The)		.....	12,408	30,339	843	43,590	.....	18,303	.....	.....	18,303	61,893	996,310
New York Life Insurance Company		1,140	.....	176,760	31,984	209,884	.....	22,369	.....	.....	22,369	232,253	2,041,752
North American Life and Casualty Company		.....	512	7,412	.....	7,924	.....	.....	.....	.....	.....	7,924	154,857
North American Life Assurance Company		35,529	1,091,747	178,999	14,465	1,320,740	152,966	703,469	1,415,555	210,185	2,482,175	3,802,915	5,956,775
Northern Life Assurance Company of Canada		.....	25,936	2/,109	1,846	54,891	.....	.....	7,108	.....	7,108	61,999	265,633
North West Life Assur. Co. of Canada (The)		.....	5,709	149,720	66	155,495	.....	.....	.....	.....	.....	155,495	189,814

* These Companies not writing new business in this Province: only collect premiums on business in force.

P. Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1981

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
Norwich Union Life Insurance Society (The)	.....	21,378	177,162	7,828	206,368	.....	81,097	.....	.....	81,097	287,465	527,719
Occidental Life Insurance Co. of Canada	18,485	87,313	197,958	.....	303,756	.....	.....	256	.....	256	304,012	309,665
Old Republic Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16,770
Paul Revere Life Insurance Company (The)	.....	12,815	88,841	.....	101,656	.....	.....	.....	.....	.....	101,656	615,706
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	70,550
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	78,993
Pioneer Life Assurance Company	.....	.....	7,875	.....	7,875	.....	.....	.....	.....	.....	7,875	2,096,158
Pitts Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,136
Provident Life and Accident Insurance Co.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	314,550
Prudential Assurance Company Limited (The)	55,424	33,897	185,638	6,695	281,654	.....	522,426	210,802	60,341	793,569	1,075,223	3,052,915
Prudential Insurance Company of America ****1,136	Cr. 6,298	161,332	155,968	98,211	409,213	.....	51,028	.....	2,145	54,309	463,522	4,086,469
Reliable Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	353,823
Royal Insurance Company Limited	.....	2,930	1,905	584	5,419	.....	.....	.....	.....	.....	5,419	131,808
Royal Life Insurance Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Safeguard Life Assurance Company (The)	.....	.....	.....	72	72	.....	.....	.....	.....	.....	72	43,608
Sovereign Life Assur. Co. of Canada (The)	2,477	33,264	33,063	.....	68,804	.....	.....	.....	.....	.....	68,804	409,086
Standard Life Assurance Company (The)	.....	660,073	114,332	.....	774,405	.....	743,570	33,995	11,724	789,289	1,563,694	2,410,838
Sun Alliance and London Assurance Co. Ltd.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	24,512
Sun Life Assurance Company of Canada	86,071	3,777,979	2,176,508	62,755	6,103,313	2,946	1,120,756	1,404,745	116,255	2,644,702	8,748,015	16,170,778
Teachers Insurance and Annuity Association of America	.....	35,738	.....	30,158	65,896	.....	.....	.....	.....	.....	65,896	68,416
Toronto Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29,521
Transamerica Occidental Life Insurance Co.	.....	6,598	.....	.....	6,598	.....	.....	.....	.....	.....	6,598	699,678
Travelers Insurance Company (The)	.....	2,973	.....	.....	2,973	.....	5,788	.....	.....	5,788	8,761	342,102
Travelers Life Insurance Company of Canada	.....	704,050	.....	.....	704,050	.....	386,852	.....	.....	386,852	1,090,902	1,468,435
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Cr. 5
United American Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
* United Benefit Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23,367
Wawanesa Mutual Life Insurance Co. (The)	8,983	438,391	411,110	263,447	1,121,931	.....	.....	.....	.....	.....	1,121,931	1,406,558
Western Life Assurance Company (The)	.....	603	.....	.....	603	.....	.....	.....	.....	.....	603	37,035
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	.....	135,082	104,503	6,456	246,041	.....	.....	9,430	.....	9,430	255,471	515,309
Totals **$173,755 ***$(Cr. 400) ****$4,707	$1,439,122	35,528,504	35,437,829	$1,607,189	74,185,999	$1,820,561	14,865,241	26,293,766	$3,101,577	46,085,852	$120,271,851	$229,607,722

* These Companies not writing new business in this Province; only collect premiums on business in force. P. Provincial Company
** Matured Endowments (Individual) *** Disability Claims (Individual) **** Disability Claims (Group)

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1981

NAME	GROSS IN FORCE AT END 1980		NEW ISSUED		GROSS IN FORCE AT END 1981	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	64	$ 12,282,012	1	$ 100,000	49	$ 9,962,112
Acadia Life Insurance Company (The)	202	3,395,000	1	21,000	189	3,133,000
Aetna Life Insurance Company	396	68,367,178	3	1,649,500	385	226,888,079
Alexander Hamilton Life Ins. Co. of America	2,806	6,434,907	1,253	2,364,319	2,655	5,059,065
Allstate Life Insurance Company	44	213,000	.....	.....	40	184,000
Allstate Life Insurance Company of Canada	319	19,228,000	1	1,000	303	21,423,000
American Bankers Life Assur. Co. of Florida	2	2,964,116	.....	528,808	8	3,287,277
American Health & Life Insurance Company	2	171,426	.....	.....	2	112,487
American Life Insurance Company	.....	.....	209	30,370,000	209	30,370,000
Atlantic Mutual Life Assurance Company	1	76,098	.....	.....	1	108,496
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
* Bankers Life Company	1	7,435	.....	.....	1	7,435
Canada Life Assurance Company (The)	5,967	1,927,142,451	245	60,068,109	5,766	2,018,317,539
Canadian General Life Insurance Company	135	74,070,902	189	60,384,394	307	117,458,686
Capitol Life Insurance Company (The)	7	325,547	2	63,761	8	372,360
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	690	2,177,102	442	2,538,618	765	2,742,050
Citadel Life Assurance Company	3,978	158,374,359	513	16,816,534	3,094	167,023,056
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	14	209,934	2	700,000	21	963,359
Combined Insurance Company of America	4	402,800	23	251,881	25	648,681
Commercial Life Assur. Co. of Canada (The)	1,189	16,528,681	.....	25,000	1,016	20,964,428
Commercial Union Assurance Company Ltd.	1,243	42,737,308	78	6,087,290	1,186	40,258,921
Confederation Life Insurance Company	9,996	301,361,557	543	108,023,015	10,981	942,268,740
Connecticut General Life Insurance Company	11	5,918,192	.....	.....	8	5,900,529
Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	19	2,405,668	.....	.....	19	3,939,434
Cooperators Life Insurance Company	7,485	456,131,439	416	14,123,273	7,414	510,812,074
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	8,124	423,696,794	274	32,220,495	7,644	448,747,066
Cumis Life Insurance Company	786	238,732,318	48	20,854,566	752	227,354,621
* Cuna Mutual Insurance Society	842	6,408,539	.....	.....	792	5,490,905
Desjardins Mutual Life Assurance Company	60	68,589,817	5	2,113,657	63	68,787,850
Dominion Life Assurance Company (The)	2,636	60,332,843	240	12,331,983	2,569	63,882,745
Dominion of Canada General Insurance Company (The)	413	28,548,593	11	1,928,000	380	32,817,222
Eaton Bay Life Assurance Company	10,810	177,987,670	253	11,232,390	673	10,399,282
P. Empire Life Insurance Company	1,673	35,401,958	118	6,715,936	1,570	36,298,673
Equitable Life Assurance Society of the U.S.A. (The)	27	8,419,056	.....	782,320	24	32,680,799
Equitable Life Insurance Co. of Canada (The)	3,979	380,322,650	439	28,854,579	3,887	368,994,709

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1981

NAME	GROSS IN FORCE AT END 1980		NEW ISSUED		GROSS IN FORCE AT END 1981	
	No.	Amount	No.	Amount	No.	Amount
Excelsior Life Insurance Company (The)	3,364	254,338,107	621	65,905,986	3,500	342,083,568
Family Life Assurance Company	396	17,897,363	254	34,734,469	589	47,704,484
Federated Life Insurance Company	572	22,893,314	101	5,929,000	615	25,010,447
Fidelity Life Assurance Company	2,549	82,112,943	118	16,484,640	2,443	102,268,798
Financial Life Assurance Company of Canada	19	1,344,746	.....	.....	17	630,957
Fireman's Fund American Life Insurance Co.	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	15,211,033	.....	9,723,533	.....	14,871,140
Franklin Life Insurance Company	54	1,060,000	.....	.....	49	943,000
General American Life Insurance Company	.....	.....	.....	.....	.....	.....
Glacier National Life Assurance Company	85	765,018	.....	.....	76	684,729
Globe Life Insurance Company	470	4,942,078	7	426,456	424	4,951,416
Great-West Life Assurance Company (The)	30,545	2,819,209,495	3,161	420,491,005	29,863	3,557,626,239
Imperial Life Assur. Co. of Canada (The)	8,534	390,672,833	979	74,961,617	8,629	414,274,922
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	2	26,000	.....	.....	1	13,000
John Hancock Mutual Life Insurance Co.	16	7,525,902	.....	411,107	16	9,854,975
Laurier Life Insurance Company	318	6,995,077	54	8,122,000	353	11,527,009
Life Insurance Company of North America	.....	82,768	.....	.....	.....	87,816
Life Investors Insurance Company of America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	86,484	1,315,224,892	5,418	217,426,705	85,685	1,444,712,467
Manufacturers Life Insurance Company (The)	16,591	378,332,399	1,080	80,349,000	16,539	426,185,981
Maritime Life Assurance Company (The)	2,235	248,330,285	782	108,804,699	2,669	341,111,777
* Massachusetts General Life Insurance Co.	241	1,794,497	.....	.....	200	1,351,200
Massachusetts Mutual Life Insurance Co.	1	955,024	.....	.....	1	102,173
Metropolitan Life Insurance Company	114,364	355,687,652	1,098	61,499,085	117,446	414,678,911
* Ministers Life, A Mutual Life Insurance Co.	47	259,537	.....	.....	47	285,692
Minnesota Mutual Life Insurance Co. (The)	25	375,313	.....	.....	34	523,473
Monarch Life Assurance Company (The)	18,264	356,956,971	1,408	57,805,849	17,789	387,071,868
Montreal Life Insurance Company	1,351	21,612,956	41	2,195,389	1,269	19,345,067
Mony Life Insurance Company of Canada	2,862	63,616,112	770	32,774,799	3,220	84,895,362
Mutual Life Assur. Co. of Canada (The)	26,317	669,801,000	2,141	184,520,000	26,079	804,165,000
* Mutual Life & Citizens Assur. Co. Ltd. (The)	377	104,828	.....	.....	364	102,236
Mutual Life Insurance Company of New York (The)	1,078	8,973,176	.....	1,000	995	7,405,925
Mutual of Omaha Insurance Company	1,871	159,140,430	242	8,374,835	1,837	162,918,154
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assur. Co. of Canada (The)	815	276,497,158	159	7,111,124	914	322,444,862
New York Life Insurance Company	12,839	309,674,930	3,337	139,605,501	14,418	391,841,465
North American Life and Casualty Company	827	7,405,048	.....	.....	736	6,270,260
North American Life Assurance Company	8,238	288,253,291	511	38,727,658	8,268	321,331,720
Northern Life Assurance Company of Canada	1,370	35,252,589	461	20,027,014	1,613	51,057,822
North West Life Assur. Co. of Canada (The)	244	15,337,131	229	38,418,241	435	50,592,527

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1981

NAME	GROSS IN FORCE AT END 1980		NEW ISSUED		GROSS IN FORCE AT END 1981	
	No.	Amount	No.	Amount	No.	Amount
Norwich Union Life Insurance Society (The)	1,018	13,302,972	86	1,931,982	980	14,068,210
Occidental Life Insurance Co. of Canada	324	13,443,290	566	67,705,999	822	77,092,940
Old Republic Life Insurance Company	.....	3,484,797	.....	2,159,890	.....	2,600,228
Paul Revere Life Insurance Company (The)	2,746	76,543,089	355	26,011,285	2,691	83,885,241
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	281	21,361,850	37	901,000	298	27,464,256
* Phoenix Assurance Company Limited	1	2,000	.....	.....	1	2,000
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	1,919	2,909,313	322	688,640	2,079	3,474,849
Pioneer Life Assurance Company	8,902	185,688,151	1,167	55,101,005	9,405	227,143,548
Pitts Life Insurance Company	225	4,905,200	6	284,500	205	4,033,700
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	2	8,743,680	.....	.....	2	7,838,129
Provident Life and Accident Insurance Co.	.....	985,803	.....	16,821,661	.....	20,434,696
Prudential Assurance Company Limited (The)	3,694	95,495,000	346	11,942,000	3,700	103,799,000
Prudential Insurance Company of America	23,369	647,198,570	888	65,978,270	22,275	671,954,709
Reliable Life Insurance Company	155	145,875,310	.....	95,201,634	92	85,311,374
Royal Insurance Company Limited	707	14,858,893	232	14,610,578	.....	.....
Royal Life Insurance Limited	.....	.....	.....	.....	837	27,096,635
Safeguard Life Assurance Company (The)	352	1,005,457	.....	.....	319	923,753
Sovereign Life Assur. Co. of Canada (The)	2,602	33,150,548	284	21,182,931	2,597	48,041,192
Standard Life Assurance Company (The)	1,649	36,553,720	38	1,585,975	1,505	34,064,008
Sun Alliance and London Assurance Co. Ltd.	77	890,423	1	200,000	81	1,799,545
Sun Life Assurance Company of Canada	21,272	1,168,953,604	2,707	142,374,132	21,894	1,342,824,606
Teachers Insurance and Annuity Association of America	18	567,533	.....	.....	18	566,097
Toronto Mutual Life Insurance Company	213	2,443,078	62	10,836,562	256	13,106,343
Transamerica Occidental Life Insuranec Co.	6,408	273,183,192	247	20,004,811	5,725	228,696,020
Travelers Insurance Company (The)	892	18,363,102	.....	27,756	796	20,268,747
Travelers Life Insurance Company of Canada	344	71,137,678	95	8,410,523	366	78,137,792
Union Mutual Life Insurance Company	.....	31,457	.....	.....	.....	.....
United American Insurance Company	1	10,000	.....	.....	1	10,000
* United Benefit Life Insurance Company	112	612,998	.....	.....	99	534,759
Wawanesa Mutual Life Insurance Co. (The)	5,497	168,680,728	911	78,553,897	5,966	225,998,185
Western Life Assurance Company (The)	566	4,544,281	1	1,000	525	3,959,551
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	1,870	49,065,000	189	16,091,000	1,784	59,006,000
Totals	492,506	$15,732,017,963	40,486	$2,714,588,171	485,258	$18,612,721,235

* These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company

MARINE INSURANCE
Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
American Home Assurance Company	$ 328	$.....	5	.....
Chubb Insurance Company of Canada	.....	.....	4	.....
Commercial Union Assurance Co. of Canada	750	Cr. 9,365	.....	.....
Commonwealth Insurance Co.	299	Cr. 591	.....	.....
Continental Insurance Company	85,259	40,502	113	65
Continental Ins. Co. of Canada	36	Cr. 1,841	.....	.....
Cornhill Insurance Co. of Canada	11,875	35,869	.....	58
Dominion Insurance Corporation	278,118	170,150	160	51
Eagle Star Insurance Company Ltd.	2,836	1,902	3	.....
English & American Insurance Co.	.....	300	.....	.....
Federal Insurance Company	947	273	.....	.....
Fireman's Fund Ins. Co. of Canada	49,561	23,927	Cr. 6	Cr. 21
Guardian Insurance Co. of Canada	1,000	.....	.....	.....
Halifax Insurance Company	.....	200	.....	.....
Home Insurance Company	2,779	427	23	19
INA Insurance Company of Canada	9,411	5,459	6	10
Insurance Co. of North America	1,780	269	2	.....
Maritime Insurance Company Limited	105,709	10,366	81	48
Northumberland General Insurance Co.	.....	.....	.....	.....
Norwich Union Fire Insurance Society Ltd.	16,546	19,391	4	Cr. 7
Orion Insurance Co. Ltd.	2,210	2,375	1	.....
Personal Insurance Company of Canada	7,943	7,737	7	8
Prudential Assurance Company Ltd.	.....	Cr. 232	.....	.....
Reliance Insurance Co.	.....	.....	.....	.....
Royal Exchange Assce. of America Inc.	.....	300	.....	.....
Royal Ins. Co. of Canada	113,294	113,413	119	64
St. Paul Fire & Marine Insurance Company	.....	.....	.....	.....
Simcoe & Erie General Insurance Co.	.....	10,599	12	24
Sun Alliance Insurance Company	.....	1,417	.....	.....
Symons General Insurance Company	1,250	.....	1	.....
Tokio Marine & Fire Insurance Co. Ltd.	.....	4,462	.....	Cr. 4
Travelers Indemnity Company of Canada	5,940	3,543	10	1
United States Fire Insurance Company	1,049	89	.....	.....
Western Assurance Company	290	14,500	.....	2
Totals	$699,210	$455,441	$545	$318

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included in Net Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
CREDIT				
Continental Insurance Company	$.....	$.....	.....	.....
Federated Mutual Insurance Company	.....	.....	6	.....
Financial Life Assurance Co. of Canada	.....	.....	.....	.....
Sovereign General Insurance Company	.....	.....	.....	.....
MORTGAGE				
Insmor Mortgage Insurance Company	536,528	1,146,103	711	1,481
Mortgage Insurance Company of Canada	354,298	1,920,801	271	1,808
TITLE				
Chicago Title Insurance Company	.....	.....	7	.....
Lawyers Title Insurance Company	.....	.....	.....	.....
LEGAL EXPENSE				
Non-Marine Underwriters, Members Lloyds	362	.....	.....	.....
Totals	$891,188	$3,066,904	$995	$3,289

PROPERTY INSURANCE

(Includes Fire, P.P.F., Plate Glass, Theft, Inland Transp. & Livestock)

Adjustment Expenses Included in Net Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums Written	Direct Losses Incurred	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 804,817	$ 213,270	2,061	1,096
Aetna Casualty & Surety Company	65,985	1,002	58	24
Aetna Casualty Company of Canada	58,363	18,459	47	Cr. 3
Aetna Insurance Co.	291	9,522	.....	4
Affiliated FM Insurance Company	203,106	Cr. 38,532	196	23
Allendale Mutual Insurance Company	262,318	1,507,654	343	Cr. 20
Allianz Insurance Company	141,930	65,788	138	48
Allstate Insurance Co. of Canada	965,368	937,269	559	528
American Bankers Ins. Co. of Florida	172,326	94,781	46	19
American Home Assurance Company	968,954	1,222,770	709	338
American Road Insurance Company	11,024	.....	17	.....
Arkwright-Boston Manufacturers Mutual Insurance Company	157,692	12,640	149	16
Baltica-Skandinavia Ins. Co. of Canada	245,308	1,090,050	565	523
Boiler Inspection & Ins. Co. of Canada	645	Cr. 5	1	.....
Buffalo Insurance Company	14,927	Cr. 48	3	Cr. 208
Canada Accident & Fire Assurance Co.	17,660	9,236	19	3
Canadian General Insurance Co.	571,347	246,248	643	475
Canadian Home Assurance Company	407,379	208,221	352	148
Canadian Indemnity Co.	2,072,055	1,549,250	2,263	1,369
Canadian Surety Co.	815,738	573,228	803	701
Cardinal Insurance Company	.....	.....	201	491
Casualty Co. of Canada	268,011	107,747	2	126
Century Insurance Co. of Canada	7,647	Cr. 3,449	8	Cr. 5
Chateau Insurance Company	172,496	211,165	799	463
Chubb Insurance Company of Canada	.....	.....	222	401
Citadel General Assurance Company	35,828	12,204	32	15
Commerce & Industry Ins. Co. of Canada	356,876	303,373	369	421
Commerce Group Insurance Company	.....	.....	1	.....
Commercial Union Assurance Co. of Canada	793,392	305,680	820	590
Commonwealth Insurance Company	2,231,718	1,539,957	3,939	1,963
Constitution Insurance Co. of Canada	805,084	228,089	643	273
Continental Insurance Co.	558,560	525,844	1,197	643
Continental Ins. Co. of Canada	3,442	13,595	10	6
Contingency Insurance Company Ltd.	84,190	21,966	20	40
Co-operative Fire & Casualty Co.	4,410,415	2,329,498	4,561	2,476
Cornhill Insurance Co. of Canada	6,335	2,139	2	.....
Coronation Insurance Company Ltd.	14,724	2,539	52	17
Cumis General Insurance Co.	232,521	75,020	402	215
Cumis Insurance Society Inc.	106,510	40,873	.....	.....
Dome Ins. Corp. Ltd.	18,630	.....	18	5
Dominion of Canada General Ins. Co.	1,320,508	872,466	1,467	1,052
Dominion Insurance Corporation	1,206,776	572,209	1,229	157
Eagle Star Insurance Company Limited	8	.....	.....	.....
Eaton Bay Insurance Company	274,826	102,126	298	216
Ecclesiastical Insurance Office Ltd.	141,252	31,536	194	144
Economical Mutual Insurance Co.	875,170	374,312	874	600
Elite Insurance Company	786,733	877,753	1,076	731
Emmco Insurance Company	43,300	20,319	40	Cr. 1
Employers Insurance of Wausau a Mutual Company	339,390	12,848	137	35
English & American Insurance Co. Ltd.	8,251	92,436	4	83
Equitable General Insurance Co.	131,530	28,927	92	482
Federal Insurance Co.	204,250	910,825	.....	.....
Federated Mutual Insurance Company	986,006	374,691	807	257
Fidelity Insurance Co. of Canada	Cr. 51	Cr. 8	3	2
Fireman's Fund Insurance Co.	201,887	8,260	290	Cr. 46
Fireman's Fund Ins. Co. of Canada	1,246,722	839,246	1,306	562
Foresters Indemnity Company	234,369	351,636	207	158
General Accident Assur. Co. of Canada	1,015,917	403,616	942	605
General Security Insurance Co. of Canada	89	Cr. 868	.....	.....
Gerling Global General Insurance Co.	753,194	591,230	975	99
Gibraltar General Insurance Co.	548,754	298,888	613	466
Gold Circle Insurance Co.	23,499	33,360	160	243
Gore Mutual Insurance Co.	188	Cr. 12,829	1	Cr. 4
Grain Insurance & Guarantee Co.	676,742	613,093	1,502	1,493
Great American Insurance Co.	1,497	.....	.....	.....

PROPERTY INSURANCE—Continued

COMPANIES	1980		1981	
	Direct Premiums Written	Direct Losses Incurred	Direct Premiums $'000	Losses $'000
Guarantee Company of North America	.....	.....	.....	.....
Guardian Insurance Co. of Canada	487,000	417,000	377	583
Halifax Insurance Co.	141,309	145,623	130	72
Hanover Insurance Co.	11,316	1,772	10	6
Hartford Fire Insurance Co.	793,513	358,412	647	403
Herald Insurance Company	1,334	.....	.....	.....
Home Insurance Co.	774,772	1,228,320	1,230	1,695
Hutterian Brethren Mutual Insurance Corp.	.....	.....	1,071	241
INA Insurance Company of Canada	1,023,913	996,294	1,107	570
Insurance Co. of North America	85,630	Cr. 19,565	34	Cr. 47
Insurance Corporation of Ireland	306,762	93,463	295	106
Jevco Insurance Company	41,763	12,075	89	32
John Deere Insurance Co. of Canada	137,168	67,484	319	82
Kansa General Insurance Company	48,994	9,231	563	140
Liberty Mutual Fire Insurance Co.	6,120	67,318	6	.....
Liberty Mutual Insurance Company	Cr. 104	.....	.....	7
London Assurance	1,310	.....	1	.....
London & Midland General Insurance Co.	178,093	23,561	501	486
Lumbermen's Mutual Casualty Co.	211,193	Cr. 1,106	117	7
Manitoba Mennonite Mutual Ins. Co.	1,139,733	729,827	1,296	620
Manitoba Public Insurance Corporation	7,086,347	3,211,232**	9,888	5,590**
Markel Insurance Co. of Canada	827,270	1,451,962	316	604
Motors Insurance Corporation	.....	.....	.....	.....
New Hampshire Insurance Co.	537,977	474,179	812	178
New Rotterdam Insurance Co.	82,317	12,286	69	41
Non-Marine Underwriters Members of Lloyds	1,504,803	2,044,908	1,647	618
Norman Insurance Company Ltd.	242,043	126,380	279	85
North American Company for Property and Casualty Insurance	.....	.....	.....	.....
Northern Union Insurance Co.	1,816,634	924,412	2,252	1,662
Northumberland General Insurance Co.	431,041	727,774	550	307
Old Republic Insurance Company	3,039	3,211	8	4
Omaha Indemnity Company	3,460	13,078	1	8
Orion Insurance Company	13,615	Cr. 3,554	17	5
Pacific Employers Insurance Company	49	325,291	39	Cr. 51
Pafco Insurance Company Ltd.	310,439	110,539	390	343
Paragon Insurance Company of Canada	.....	.....	57	10
Personal Insurance Co. of Canada	356,635	151,270	522	180
Philadelphia Manufacturers Mutual Ins. Co.	53,724	1,248,197	46	489
Phoenix Assurance Co. of Canada	12,734	2,721	15	3
Pitts Insurance Company	457,371	800,292	.....	.....
Pool Insurance Co.	979,175	1,924,322	1,011	328
Portage la Prairie Mutual Insurance Co.	7,048,045	3,664,096	7,788	4,753
Protection Mutual Insurance Company	424,843	923,618	1,051	369
Prudential Assurance Co. Limited	2,773,713	1,667,676	3,200	1,944
Quebec Assurance Co.	531	1,944	.....	.....
Red River Valley Mutual Ins. Co.	2,889,875	1,249,291	3,254	1,599
Reliance Insurance Co.	27,251	Cr. 22,860	58	62
Retail Lumbermen's Mutual Fire Ins. Co.	1,326	31,714	.....	.....
Royal Exchange Assurance of America, Inc.	40,142	43,268	31	39
Royal Insurance Company of Canada	5,578,695	4,022,961	6,003	4,177
St. Paul Fire & Marine Insurance Co.	367,970	285,143	426	Cr. 10
Safeco Insurance Co. of America	.....	.....	.....	.....
Saskatchewan Mutual Insurance Co.	1,199,554	774,832	1,204	891
Scottish & York Insurance Co. Ltd.	399,542	237,034	403	5,002
Security Insurance Company of Hartford	44,178	162,347	160	51
Security Casualty Company	142,389	Cr. 46,802	141	.....
Security National Insurance Company	3,040	Cr. 2,886	25	12
Sentry Insurance A Mutual Company	127,815	144,018	121	21
Simcoe & Erie General Insurance Co.	462,967	324,545	667	463
Sovereign General Insurance Company	520,901	764,148	451	339
Stanstead and Sherbrooke Insurance Co.	601	.....	.....	.....
Sun Alliance Insurance Company	34,464	2,802	49	Cr. 1
Switzerland General Insurance Co.	386,364	254,398	405	257
Symons General Insurance Company	1,612,984	826,454	1,108	1,217
Tokio Marine & Fire Insurance Co. Ltd.	3,050	Cr. 128	.....	.....
Toro Assicurazioni S.P.A.	.....	.....	37	16
Toronto General Insurance Company	467,466	201,475	526	388
Traders General Insurance Company	259,703	111,931	291	216
Transport Insurance Company	21,519	Cr. 35,614	30	18
Travelers Indemnity Company	29,693	Cr. 9	36	12
Travelers Indemnity Co. of Canada	804,935	499,198	707	204
United Canada Insurance Company	182,389	166,621	187	243
United States Fidelity & Guaranty Co.	106,557	188,996	227	269

**This amount does not include adjustment expenses.

PROPERTY INSURANCE—Continued

COMPANIES	1980		1981	
	Direct Premiums Written	Direct Losses Incurred	Direct Premiums $'000	Losses $'000
United States Fire Insurance Co.	32,792	Cr. 3,416	41	7
Utica Mutual Insurance Company	53,602	Cr. 9,132	53	Cr. 2
Victoria Insurance Co. of Canada	113,835	11,828	56	43
Wawanesa Mutual Insurance Co.	11,322,722	6,035,759	12,450	7,616
Western Assurance Co.	103,235	85,226	82	21
Yasuda Fire & Marine Insurance Co. Ltd.	301,765	607,326	286	184
Zurich Insurance Company	178,990	6,398	184	4
Totals	$87,262,354	$61,888,524	$101,937	$66,389

BOILER AND MACHINERY INSURANCE

Adjustment Expenses Included in Losses Incurred

COMPANIES	1980		1981	
	Direct Premiums	Losses	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$.....	$.....	7	.....
Aetna Casualty & Surety Company	1,310	.....	1	.....
Affiliated FM Insurance Company	.....	.....	2	.....
Allendale Mutual Insurance Company	14,307	89,317	230	Cr. 74
Arkwright-Boston Manufacturers Insurance Co.	33,196	2,740	33	Cr. 1
Boiler Inspection & Ins. Co. of Canada	142,435	56,527	156	42
Canada Accident & Fire Assurance Co.	195	.....	.....	.....
Canadian General Insurance Co.	59	.....	.....	.....
Canadian Surety Company	.....	.....	.....	.....
Casualty Co. of Canada	185	.....	.....	.....
Chateau Insurance Company	497	.....	.....	.....
Commercial Union Assurance Co. of Canada	250,863	43,629	253	102
Continental Insurance Co.	101,798	18,266	112	44
Continental Ins. Co. of Canada	.....	.....	3	.....
Co-operative Fire & Casualty Co.	43	.....	.....	.....
Cumis General Insurance Co.	1,943	24	4	1
Dominion Insurance Corporation	4,828	Cr. 119	1	.....
Dominion of Canada General Ins. Co.	4,697	.....	2	.....
Economical Mutual Insurance Company	5,613	.....	7	.....
Federated Mutual Insurance Company	.....	.....	3	.....
Fireman's Fund Ins. Co. of Canada	1,459	.....	2	.....
Gerling Global General Insurance Co.	133,399	2,826	212	46
Great American Insurance Co.	38	.....	.....	.....
Hartford Fire Insurance Company	910	.....	1	.....
Home Insurance Co.	1,326	.....	.....	.....
INA Insurance Company of Canada	86	.....	.....	.....
Insurance Company of North America	592	.....	1	.....
Lumbermen's Mutual Casualty Co.	122,884	.....	13	270
Manitoba Public Insurance Corporation	.....	.....	3	..... **
Non-Marine Underwriters Members of Lloyd's	.....	.....	17	.....
Philadelphia Manufacturers Mutual Ins. Co.	Cr. 13,361	.....	9	.....
Protection Mutual Insurance Company	353,378	29,205	402	196
Prudential Assurance Company Ltd.	4,009	.....	5	.....
Quebec Assurance Co.	36	.....	.....	.....
Reliance Insurance Company	305	.....	1	.....
Royal Insurance Company of Canada	682,304	132,713	604	309
St. Paul Fire & Marine Insurance Co.	498	Cr. 19	1	.....
Stanstead and Sherbrooke Insurance Co.	Cr. 214	.....	.....	.....
Sun Alliance Insurance Company	.....	.....	.....	.....
Toronto General Insurance Company	48	.....	.....	.....
Traders General Insurance Co.	27	.....	.....	.....
Travelers Indemnity Co.	845	Cr. 4,970	1	.....
Travelers Indemnity Co. of Canada	9,892	Cr. 1,661	11	.....
United States Fidelity & Guaranty Co.	.....	.....	1	.....
United States Fire Insurance Co.	546	.....	.....	.....
Western Assurance Company	3,734	.....	.....	.....
Zurich Insurance Company	1,418	.....	2	.....
Totals	$1,866,128	$368,478	$2,100	$ 935

** This amount does not include adjustment expenses.